



*Sunna Bai,
Poultry Farmer,
Village Bankheta*

**Annual Report
2023 - 24**

क र्म द क्ष



CARM-DAKSH

**Centre for Action
Research &
Management for
Developing
Attitudes,
Knowledge & Skills
in Human Resources**



Centre for Action
R e s e a r c h &
M a n a g e m e n t f o r
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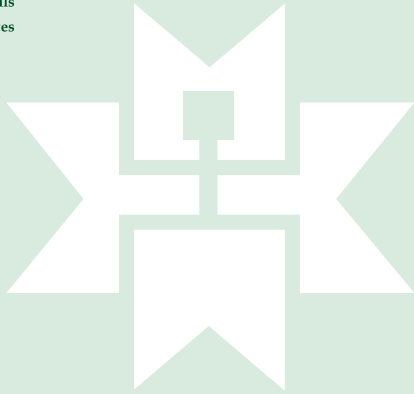
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Vision, Mission and Values



Core Philosophy

CARM-DAKSH believes that competency development, i.e. the development of conceptual, social or even the more mundane practical skills, is central to the development of human resources.

Vision

The vision of CARM-DAKSH is to have a society that:

- Is Caste less and Equitable
- Promotes wide Cultural Diversity or Pluralism
- Promotes Community Action.
(as opposed to an individualistic approach to living)
- Accepts Gender Equity
- Ensures Decentralisation of Power and Authority

Mission

The mission of CARM-DAKSH is to support organisations, groups or persons to develop Knowledge, Skills, Attitudes and Values appropriate and/or necessary for working towards its vision.

Aim

Our aim is to support poor, marginalised and excluded communities so that they are enabled to take lead in their life by enhancing income, improve access to better quality education, health, other services and entitlements.

Chairperson's Message

The history of Homo sapiens can be perceived as their continuously changing dynamic interaction with nature. It started with surviving precariously, trying to meet the seemingly insurmountable and totally unpredictable challenges of nature which after some time was accepted as beyond human cognition and therefore presuming the various forces and phenomena of nature as Gods, leading to nature worship.

In the contemporary times equipped with superb technologies, the arrogance of human beings makes them believe, albeit falsely, that they have tamed and are in a position to manipulate and control nature, substantially, if not fully. That is what has led some thinkers to describe the contemporary period as the Anthropocene epoch.

The backlash of the forces of nature in the last few years has punctured human arrogance. Yet, humans do not seem to have reflected back on their history from the point of view of their relationship with nature and therefore, they have not learnt the essential lessons that will enable them to provide insights and directions for imperative course correction. A genuine and honest reflection would make them understand the limitations and dangers of different technologies. I am reminded of Mahatma Gandhi who, as early as 1908, with his uncanny foresight and insight cautioned against reliance on technologies.

He faced a barrage of criticism, yet he stood his ground. Today there is a much wider appreciation of the limitations, and more importantly the dangers of the newly emerging and already existing numerous technologies.

In this backdrop, we, in CARM-DAKSH, are listening to the environmentalist Gandhi, in many ways, steering clear of such technologies, providing a glimpse of the model of living in harmony with nature. All our programs, focusing on livelihood, fall in the domain of pre-industrial agricultural and cattle rearing practices although subsequent scientific knowledge are also being used in them. It is quite unfortunate that usually people do not distinguish between the modern scientific knowledge and the technology which is based on this. Scientific Knowledge is useful and is a step in understanding nature better to enable us to live with it in harmony.

Technology is not just application of knowledge but creatively evolving an instrument or methodology to tackle an existing problem in a way that should not lead to irreparable damage to our ecosystem and in turn ourselves.

In this context climate change would come to mind of most people aware of contemporary situation, as its manifestations are becoming apparent and drawing global attention. However, advances in genetics, neurosciences and computer sciences pose a much greater peril and threat to the essence of the humanity. Artificial intelligence has already heralded its arrival with a bang. Genetic modification of human beings and production of designer babies are in the horizon and may drastically and unrecognisably transform the global scenario.



Shri Sharad Chandra Behar

Scientific Knowledge is useful and is a step in understanding nature better to enable us to live with it in harmony.

The case of artificial intelligence has already demonstrated that despite the deep red signals being flagged by many wise, sensible and humane groups of thinkers, activists and celebrities across different sectors of the society on the deep and far-reaching moral issues this development brings along with it, there is no seriousness in considering and developing a strict moral code of conduct in this regard. All giant corporations are merrily going ahead in this area in an extremely competitive way.

All these are subsumed beautifully and almost poetically in another message of Gandhiji, in his characterization of the modern industrial and materialistic society as 'humanity gnawing civilization', explaining it further as the ethos of living where the humanity of the human species is being gradually eroded like a mouse gnawing the toe while sleeping. In this dehumanising trend, individualism, selfishness, material gains are more important than relationships, which have become formal, mechanical, dry and remote without even a tinge of love, empathy, compassion. These relationships can be termed as not between human beings but between business roles of individuals, particularly in urban, semi urban and modernising areas.

In such a scenario, CARM-DAKSH, in its humble way is following the strategy of strengthening, deepening and widening the community and their socio- emotional relationship. Instead of focussing on development of areas or individuals, it focuses on how people work with each other: all this as an antidote to the growing individualism, self-centeredness and alienation of current times.

Reading the annual report with such a lens will enable to discern the spirit behind the work of our organization rather than looking at the superficial level of programs, targets and achievements.

I want to congratulate the entire CARM-DAKSH team led by Ranu Bhogal, the Executive Director and Dip Narayan Banerjee, the Programme Director. They have steered the organisation to becoming more reflective in its work and to strive for a more Gender just society where not just economic but environmental and ecological concerns are addressed. I would also like to express my thanks to our donors- Azim Premji Foundation, Paul Hamlyn Foundation and Bharat Rural Livelihoods Foundation (BRLF) for believing and supporting our work. Last but not the least I would like to express my gratitude to my colleagues in the Executive Council and in the General Body of CARM-DAKSH who have continued to provide guidance and encouragement to the work being carried out by the team in Chhattisgarh.

Sharad Chandra Behar

Chairperson

CARM-DAKSH

A Note from the Executive Director

Dear all

Once again it is the time of the year to sit back and reflect on the year gone by. This time I was left wondering how fast this year has got over. And I felt it is a very good sign. Indeed, the year has flown by as we were very involved in the business of learning and doing. For me this year has been a year of investing in building our capacity to reflect better and to take our new learnings to the communities we work with. Our vision statements of accepting Gender Equity and promoting community action have guided a lot of our work this year. The entire staff of CARM-DAKSH and the field implementation teams have been undergoing continuous training on understanding Gender transformative approaches specially in the context of livelihoods. They have also been provided handholding support, by our very capable Gender consultant, to start applying these approaches on ground. The change is slow but I am happy to report that the change is there for all to experience. We are grateful to our donors Paul Hamlyn Foundation (PHF) and Azim Premji Foundation (APF) for supporting this important work.



Ranu Kayastha Bhogal

Ranu is a Development Professional who combines a first-hand understanding of field level realities with a good theoretical understanding of the underlying issues. She has substantial experience in helping teams and organizations think through on a range of developmental issues and challenges, including how to develop as effective institutions. A Post Graduate in Economics from Delhi School of Economics and in Rural Management from IRMA (Institute of Rural management, Anand), she was selected for the prestigious Hubert Humphrey Fulbright fellowship in 2001-02. She has been associated with CARM-DAKSH in an honorary capacity since 2003 onwards.

Azim Premji Foundation approved a grant for the next five years in February 2024. This will help us to expand the scope of our work from 20 villages in 11 Gram Panchayats in Pondi Uproda Block to 50 villages in 24 GPs. It is also an opportunity to deepen our interventions in these areas. The Paul Hamlyn Foundation support has continued with interventions in 20 villages of 16 Gram Panchayats of Pali Block and 10 villages from 4 Gram Panchayats in Kota Block. The support from BRLF (Bharat Rural Livelihoods Foundation) is helping us continue our work in 98 Panchayats in two blocks, namely Pali and Pondi Uproda in Korba district. On the whole we have a cumulative direct outreach to 19600 households and indirect outreach to 25376 households. In addition, we have facilitated access to finance to additional 2000 households through the NABFIN programme.

The overall focus of our work continues to be on Natural resource based rural livelihoods. This year we also put in greater effort in strengthening the community institutions especially for strengthening the input and market linkages. Consequently, we have formed Producer groups (PGs) around vegetable cultivation with 2000 HHs and Goatry with 1000 HHs in Pali block of Korba district. These in turn have been aggregated into APC (Agriculture production Clusters) and Livestock Production Cluster (LPC). These Production clusters are further aggregated under a Farmer Producer Company (FPC). Matindai FPC, in Pondi Uproda block was registered in Feb 2024 and another FPC will soon be registered in Pali block.

As reported last year CARM-DAKSH has gained a good reputation as a technical resource agency for Goatry by the BRLF (Bharat Rural Livelihoods Foundation) and the Block administration. Local NGOs have been seeking technical training support from CARM-DAKSH. This year we started the process of setting up a revenue based Goatry support center in Pali Block. The intention is to establish a block-level centre that supports goat-related activities. The centre will provide comprehensive support to Pashu Sakhi (livestock caretakers) who in turn will provide technical services and market linkage to Goat rearers. The center will also be a training space for Goat rearers and other Civil Society Organisations. The establishment of the Goat Centre has been supported by an Innovation Grant from Bharat Rural Livelihood Foundation.

Currently we have three active grants of which the Paul Hamlyn Foundation support will be coming to an end in 2024. We have been actively exploring other sources of funding to support our work. We hope to mobilise the crucial resources required to continue our work in the region.

I want to express our gratitude to our donors who have supported us in this period. We are also grateful to the members of the Executive Council and the General Body of CARM-DAKSH for their guidance and support. And last but not the least a huge appreciation to the team who has worked very hard to move a little further in realising our collective dream of building Gender Just and resilient communities. We hope this annual report will give you a glimpse of their hard work.

Warm wishes

Ranu Kayastha Bhogal

Executive Director

CARM-DAKSH

Members of the Executive Council



*Masters of Arts in Psychology
 University of Jabalpur, 1961
 Post graduate Diploma in
 Development Studies
 University of Cambridge, 1975-76*

Shri Sharad Chandra Behar **Chairperson**

Retired as Chief Secretary, Government of Madhya Pradesh. During his illustrious career in the Indian Administrative Service, he headed departments like Tribal Development, Education, Labour, Agriculture and Co-operation. He is closely associated with several Civil Society Organisations and People's Movements.



*M.P.S., State University of New York,
 College of Environmental Science and
 Forestry, Syracuse, USA
 Certificate in Analysis & Resolution of
 Conflict, Syracuse University, USA
 Ph.D., L.L.B., M. Sc.
 (Chemistry), Ranchi University, Ranchi*

Shri Rabindra Kumar Singh **Member**

Retired as Principle Chief Conservator, Government of Chattisgarh. During his long career in the Indian Forest Service he headed various departments like National Scheduled Castes Finance & Development Corporation, New Delhi; Chattisgarh State Institute for Rural Development, Raipur; and State Level Nodal Agency for Watershed. He was also Secretary, National Commission for Safai Karancharis, New Delhi; Director, Chattisgarh Academy of Administration and faculty at Indian Institute of Forest Management (IIFM), Bhopal.



*PhD in Development Communication
 Graduation and Post-graduation in
 Agriculture Science
 Chevening Gurukul Fellow
 As part of Fellowship, she conducted the
 study on "Ensuring gender transformative
 Livelihoods for women farmers" at
 university of oxford (UK) in Nov 2019*

Ms. Archana Singh **Member**

Dr. Archana, is working as an Integrator in a national level NGO PRADAN that works with over 0.7 million rural women on issues of Livelihoods and Gender Equality. Most of her time during her 21 year career, Archana has been involved in ground development practice with tribal communities in one of the poorest pockets of Madhya Pradesh. She has led field teams and was in core group for Gender Equality Programme funded by UN Women.



*B.Sc. (Agriculture),
 Punjab Agriculture University, Ludhiana
 PGDRM from IRMA*

Shri Tejinder Singh Bhogal **Member**

Co-founder and Director of Innobridge Consulting Pvt Co. Formerly, Dean, Social Development, ISABS. An alumni of the first batch of IRMA, for the first fifteen years of his career he worked at the grassroots in the areas of Micro Irrigation and Social Forestry. Most of this time was spent working with PRADAN. For the last twenty three years, he has worked as a Consultant and Trainer in Organisational Effectiveness and Human Resource Development in the Social Sector. He has worked with over a 100 NGOs, donors and Government programmes.



*Masters in Economics,
 LLB, Certified Associate of Indian institute
 of Bankers (Mumbai)*

Shri Ranjan Roy **Treasurer**

Has 33 years of experience of Rural Banking in Chattisgarh. Also worked as a Senior Consultant to State Resource Centre (Adult and Continuing Education), Chattisgarh. He is also a published author in Bengali.

Management and Governance

The CARM-DAKSH Team



1st Row, Left to Right (sitting)
Santram, Kanhaiya, Dileep, Shiva

2nd Row, Left to Right (sitting)
Umashankar, Kiran, Suresh, Pragya, Kamal

3rd Row, left to right (standing)
Avinash, Balendra, Dip, Alok, Ashutosh, Babban, Bihari, Shashank

Progress Update of the Programs

Centre for Action
Research &
Management in
Developing
Attitudes,
Knowledge & Skills
in Human Resources

*Amrit Sarovar,
Village Nagoi,
Pali Block*

Progress Update of the Programs

Background

CARM-DAKSH has been working towards reducing the vulnerability of marginalized communities through Integrated Natural Resource Management, Livelihood Support, and Institution Building. As a result of its work of more than two decades, CARM-DAKSH is recognised as a credible institution promoting sustainable development in the North Chhattisgarh region.

As reported last year CARM-DAKSH has continued the efforts to address the challenges of poor returns from agriculture & livestock, increased vulnerability due to climate change and the poor status of women despite efforts to bring them in the mainstream of development, in this financial year as well. These issues need a long term and sustained intervention to bring about a significant and sustained difference. CARM-DASKH team is committed to the same.

The landscape-based approach adopted in CARM-DAKSH's interventions has involved addressing issues of soil and water conservation, adoption of better package of practices, promoting Integrated Natural Resource Management (INRM) and dealing with the impact of climate change.

With regard to the situation of women, the CARM-DAKSH team realised that despite active efforts to draw women into its developmental efforts the status of women in the household and at the community level has remained unchanged. They still continue to carry the major burden of care work. The interventions of training them in agriculture and livestock rearing, has further increased their burden. While these interventions are resulting in increased family income, they are not necessarily improving the well-being of women or a change in Gender relations. Several training sessions as well as on ground interventions were made during the past year. The team has been working closely with a Gender Consultant to ground the Gender transformative approaches.

The sections below provide an update on the progress made in the last financial year.

Integrated Natural Resource Management (INRM)

It is now an accepted fact that Climate Change is real. It is a critical challenge especially for the rural communities that depend on agriculture and allied activities as their primary source of livelihood. This requires focussed efforts on conservation of Natural Resources which include Soil, water, Forest and biodiversity.

Total Convergence with MNREGA in FY 2023-24

| S. No. | District | Block | Amount of money mobilised through Leverage (in Rupees Crores) |
|--------------|----------|--------------|---|
| 1 | Korba | Pali | 16.965 |
| 2 | Korba | Pondi Uproda | 3.097 |
| 3 | Bilaspur | Kota | 0.52 |
| Total | | | 20.582 |

1. High Impact Mega Watershed Programme (HIMWP)

High Impact Mega Watershed Programme (supported by BRLF and Axis Bank Foundation) is helping to provide a platform for poor and marginal HHs to participate in the Planning Process at the Gram Panchayat level. CARM-DAKSH is implementing the HIMWP in two blocks - Pali as the Intensive Block and Pondi Uproda as the Extensive block in Korba district. In the Intensive Block, we are directly involved in the preparation of Micro Plans, developing DPRs (Direct Project reports) and monitoring the implementation of the work, whereas, in the Extensive Block, we build the capacity of stakeholders who in turn prepare Micro Plans and monitor the implementation of work. We are covering 119 Micro Watersheds in these two blocks - 59 in Pali and 60 in Pondi Uproda block of Korba district which is spread in 60 Panchayats in Pali and 38 Panchayats in Pondi Uproda block of Korba district.

Soil and Water Conservation (SWC) work done Under HIMWP

Intensive Block and Non-Intensive Block

| Block | Up land | | Medium Land | | Low Land | | Total Treatment | |
|--------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|-----------------|
| | No of Structures | Area (Ha) | No of Structures | Area (Ha) | No of Structures | Area (Ha) | No of Structures | Area (Ha) |
| Pali | 1553 | 776.18 | 1321 | 2431.87 | 1481 | 6579.77 | 4355 | 9787.79 |
| Pondi Uproda | 280 | 320.17 | 754 | 1754.14 | 855 | 4571.53 | 1889 | 6645.85 |
| Total | 1833 | 1096.35 | 2075 | 4186.01 | 2336 | 11151.3 | 6244 | 16433.64 |

In the Financial Year 2023-24, Total work worth Rs 24.151 crores was sanctioned for Pali block and worth Rs.3.22 Crores for Pondi Uproda block under HIMWP. Of the works sanctioned, Rs. 16.965 Crores of work in Pali block and Rs. 2.185 Crores of work in Pondi block is complete. This amounts to a total of Rs. 19.15 crores or 70% of the total work sanctioned. This has been achieved by a very systematic process of community engagement which involves the following key steps:

1. Village-Level Meeting: A meeting is organised at the village level, where the team

introduces the programme and gathers inputs from community member

2. Transect Walk: The meeting is followed by a transect walk within the village. The community representatives also join this walk and help the team to understand the local topography and identify important features.

3. Social and Resource Mapping: Community members actively participate in



ROSHNI SHG meeting in Village Bankheta

creating a social and resource map of the village. The team ensures that no households are overlooked in the project.

4. Panchayat-Level Planning: A panchayat (local council) level plan is developed in collaboration with the community representatives. Additional Site visits are made to validate and refine the plan.

5. Structures Identification: The structures needed for the project are decided based on the ground situation.

6. Sharing Plans at Gram Panchayat: These plans are shared at the gram panchayat (village council) level. Once the GP gives a go ahead, the Detailed Project Reports (DPRs) are prepared by CARM-DAKSH.

7. Sanction and Implementation: DPRs are submitted for approval at the gram panchayat level.

This collaborative process ensures that the plans are as per the needs identified by the community. These also result in effective and locally relevant outcomes. The DPRs, once approved by the Gram Sabha are then submitted in the Zilla Panchayat for



Co-ordination meeting in Pali

administrative and technical sanction. The DPRs are submitted by CARM-DAKSH to Janpad and Zilla Panchayat. Once the DPR is approved (which is for a period of around 5 years), the works to be undertaken taken in a year are presented in the Gram Sabha for approval. The CARM-DAKSH staff supports the community in working out the plans for each year and also helps in execution of the same.

In all 98 DPRs have been prepared for 98 Panchayats in two blocks from the start of the programme in October 2018. By 31 March 2024, 9544 works worth Rs 19235.31 lakhs had been approved in both the blocks. Out of total work sanctioned Rs 13203.68 lakhs work is complete which is around 68.6%.

Following interventions were made to strengthen the HIMWP Program:



World Environment Day Celebrations:
 (TOP) Village Dhourabhata Tree
 Plantation,
 (MIDDLE) Wall Writing,
 (BOTTOPM) Painting Competition

- ★ Capacity building of active SHG members, PRI members and other stakeholders at Panchayat level
- ★ Capacity building of different stakeholders at Janpad level and regular follow up with the Janpad
- ★ Support to the community to file submission of work demand under MNREGA
- ★ Technical support to the Janpad Panchayat MGNREGA team
- ★ Follow up with the Zilla Panchayat, SPMU (State Programme Management Unit) to sort out the implementation challenges at the ground level
- ★ Organising of Rozgar Diwas to disseminate information to the poor and marginal HHs to facilitate their participation
- ★ Organising a program – **“Voice from people”** in an online meeting format with SPMU and Block Team to discuss and find a solution to the local issues and challenges
- ★ Supporting the Rojgar Sahayak at the ground level
- ★ Preparing livelihood plans to utilise assets created at HH and Panchayat level
- ★ Preparation of plan for Narwa component of the NGGB (*Narwa Garwa Ghurva Badi*) program and cooperation with Janpad staff for implementation
- ★ To increase the participation of the community, World Environment Day, World Yoga Day Celebrations were organised with Community. Plantation work was also carried out at the Amrit Sarovar site.



World Yoga Day Celebration,
 Amrit Sarovar at Village Nagoi

Agriculture and Allied Activities

Agriculture and allied activities are the primary source of livelihood for the target community we work with. Our interventions aim at not only increasing the production but also generate wage labour opportunities at village level. We have facilitated creation of assets like small farm ponds, water conservation structures like Loose Boulder Check Dam (LBCD), Brushwood Check dam, earthen Gully plug, Gabion structures check dam, dug well ,5% model, percolation tank as well as renovation of community pond under MNREGA. CARM-DAKSH team helps the households to prepare Livelihood plans around utilizing these assets. This helps them in developing a diversified portfolio.

Strategy for Intensification and Diversification

Our major focus of intervention is with small and marginal farmers who have small and scattered land holdings. They practice subsistence farming that is mostly a rainfed monocrop. The production is low due land degradation, and climate change induced uncertainty of rainfall pattern, break in monsoon, drought or flood. Keeping these challenges in mind we have developed a strategy for intensification and diversification in the livelihood's basket of Small and Marginal farmers. Intensification involves adopting better practices, non-pesticide management, soil treatment and working with an agriculture production cluster approach. Diversification involves a shift to multi-crop cultivation, commercial vegetable cultivation, and activities like Goatry, Fishery and backyard poultry. These are explained below in some detail:

Transplanting Paddy Saplings using SRI method in Dehraj Singh's field in Village Rawa



1. Better package of Practices (POP)

In order to reduce the vulnerability of farmers, they are trained to shift from subsistence practices to better management practices in different crops. This involves use of better package of practices, growing climate resilient varieties as well as the use of Non-Pesticide Management (NPM) techniques that leads to optimum production without having any adverse impact on the quality of soil. Interventions have been made in cereal crops, pulses and vegetable cultivation. These are explained below in some detail:

(1) Cereal Crops:

Paddy is the main crop of the region and almost all farmers grow paddy for food security and for cash income by availing the Minimum Support Price (MSP) from the Government. Last year we introduced two varieties Vikram TCR and Vishnu Bhog Mutant for better production. We also introduced SRI practices among the farmers to reduce the input cost and increase the production.



Sampling to calculate production of Paddy in Ramkumari's field in Village



Counting number of grains for calculation of production of Paddy in Ramkumari's field in village Matin



Measuring tillers of Paddy in Ramkumari's field in Village Matin



Harvesting Paddy in sample area for calculation of yield in Ramkumari's field in Village Matin

Agriculture and Allied Activities

We decided to give greater focus on organising trainings on the technical aspects. The community resource persons were given intensive training on the technical aspects. They in turn provided handholding support to the farmers. The table below captures the impact of this approach:

| Block | No of Householdss | Total Area (in Acres) | Total Production (in Quintals) | Average increase in production from last year (in Percentage) |
|--------------|-------------------|-----------------------|--------------------------------|---|
| Pondi Uproda | 1500 | 1200 | 19566 | 19.33 % |
| Pali | 14979 | 2948.75 | 35381.3 | 12.54 % |
| Kota | 23 | 32.5 | 357.5 | First Year of Intervention |

In addition to paddy, we mobilised 12331 HHs in Pali block of Korba district to adopt better package of practices in **Maize**. A total of 1007.62 acres was planted giving a production of 7854.785 Quintals. Farmers slowly started adopting the better package of practice and also gained confidence in applying these packages. This increased the average production of Maize by 33.24% from last year.

Kodo (*a Small Millet*) was grown by farmers in the past. However, the practice had been discontinued in most areas except in small patches in the hilly region that are not suitable for paddy. The Millet Mission launched by Government of India, provided an opportunity to reintroduce Millets in our region. We introduced 'Kodo' with support from Agriculture department. The seed was provided by the department while the technical support was provided by the CARM-DAKSH team. A beginning was made with five farmers in 2.1 acre of land where the average production of around 1.2 Quintal per acre was realised. The average state production is around 5 Quintal per acre. We need to work on small millets for at least two more cycles to improve the returns. This year production was poor because of heavy rain after sowing.

In the Rabi season, around 229 Households had grown **Wheat** in 148.59 acre of land with a total production of 528.87 Quintal, with average production of 3.56 Quintal per acre. The production this year dipped by 1% as compared to last year. CARM-DAKSH is planning to promote wheat as a second crop as many farmers are not keen to grow pigeon pea, because it is susceptible to attack by monkeys.

The average production of wheat in Chhattisgarh is 5.6 Quintal per acre. Our plan is to bring the Production to at least 5 to 6 Quintals per acre so that farmers get a decent return.

Agriculture and Allied Activities

(2) Intervention in Pulses and Oilseeds:

This year, 900 farmers adopted better package of practices in growing Arhar (pigeon pea). This covered 224 acres of land. Nipping is not practiced in this region and wilt is one of the major challenges in this region. To address this challenge two wilt resistant varieties were introduced and Nipping practice was promoted. Arhar was also grown on farm bunds created under MNREGA. This not only gave additional income but also helped in stabilising the bunds.



Pulse Cultivation in the field of Puratan Bai, Village Putwa

| Crops | Block | No of Households | Total Area (in Acres) | Total Production (in Quintals) | Average increase in Production from last year (in percentage) |
|----------|--------------|------------------|-----------------------|--------------------------------|---|
| Pulses | Pondi Uproda | 900 | 224 | 1585 | -3.02 % |
| | Pali | 5577 | 2469.08 | 7326.66 | -15.32 % |
| Oilseeds | Pondi Uproda | NA | NA | NA | |
| | Pali | 885 | 246.81 | 434.75 | 5.61 % |



Arhar Cultivation in Sakuntala Bai's field, Village Dhourabhata

Production of Arhar in Pali slipped from FY 22-23 by 15.32% and in Pondi Uproda block by 3.02% due to dry spells during rainy season. However, the oilseed production in Pali block had improved by 5.61% from previous year.

Agriculture and Allied Activities

(3) Vegetable Cultivation:

Traditionally, Vegetable cultivation is done in a small patch of land in the backyard usually around 2-5 decimal (0.05 acre). People mostly grow vegetables in the Kharif season following a mixed crop approach for consumption purpose. They also sell small quantities in local haats. However, majority of the vegetables in local haat and market come from outside as the local production is unable to meet the demand. We are currently working with 8202 HHs for vegetable cultivation with an average land size of 0.10 to 0.20 acre.

In Pondi Uproda block, 890 Households were selected for intervention for vegetable cultivation in Rabi season. Better Management Practices were adopted with total land holding of 180 acres. Average income per farmer in Vegetable cultivation is around Rs 12000 to Rs 15000 in 0.20 acre of land. Main crops grown are Cabbage and Onion.

Status of Vegetable Cultivation with better Package of practices

| Block | No of Households | Total Area (in Acres) | Total Production (in Quintals) |
|--------------|------------------|-----------------------|--------------------------------|
| Pondi Uproda | 890 | 180 | 3740 |
| Pali | 7312 | 92.21 | 4889.3 |



Onion Cultivation in Jatree Bai's field in village Kasamar



Kusuma Bai in her Cabbage field in Village Bankheta



Nursery Preparation in Village Algidand



Vegetable Cultivation in Shivkumari's field in Village Sirki

(4) Nutritional Garden:

Promotion of Nutritional Garden in the backyard is a strategy to meet the nutritional requirement of the family along with giving them some cash income. In Pondi Uproda block of Korba district, 1000 households adopted Nutritional Garden in their backyard. They grew a combination of 5-6 crops in a small patch of land. 700 Households adopted 6-7 types of vegetable crop and 300 households adopted 9-10 types of crops. Most households got an increase in the availability of vegetables for additional six months in a year. This improved their nutritional security as well as provided some additional cash income.



Ramkunwar's Nutritional Garden in Village Bankheta



Visit of CARM-DAKSH Executive Council and General Body Members to the Nutrition Garden in Village Kasamar



Nutrition Garden in Village Kasamar

Agriculture Intervention in Pali block: A success story

When we started our Program in Pali, farmers were only growing Paddy. Pulses (Horse Gram or Kulthi) and Oilseeds were grown at a very small scale. Vegetables were grown in few patches where water was available. It was common to find vegetables being brought to the local haats from outside.

This has changed in the last five years since CARM-DAKSH started its interventions in the area. There has been a change in the cropping pattern. The farmers have started growing other crops, adopting better package of practices and also increasing the acreage of the crop. This has been made possible with the creation of water structures and land development under HIMWP. This has been truly transformative. The farmers have shifted from monocrop to diverse range of crops.



Nursery Preparation at Village Bagdharidand



Chilli Cultivation in Village Kargamar by Pramela Bai



Filling bags for Chili Marketing

The following shifts have been observed in the intervention villages of Pali Block:

(a) Cultivation of Aromatic (scented Paddy):

663 farmers adopted better package of practice in 496.5 acre of land, yielding 5005.95 Quintals of Aromatic paddy valued at Rs 10,175,375. A Producer Group of the farmers was created at the village level. Working as a group facilitated optimum land use, adoption of better PoP, linkage for supply of inputs, training and capacity building sessions and regular follow-up.

(b) Chilli Cultivation:

Chilli cultivation was undertaken by 152 farmers in 52.52 acres of land, producing 454.59 Quintals of green chillies. A revenue of Rs 1,099 575 was generated from this. In addition, the households had enough Chilli for home consumption removing their dependence on market. The Collective marketing of Chilli through APC helped to strengthen the bargaining power of the farmers.

(c) Pigeon Pea Cultivation

Pigeon Pea cultivation was undertaken by 318 farmers in 61.84 acres of land, producing 115.07 Quintals of Pigeon Pea. A revenue of Rs 615,755 was generated from this crop. This gave additional income to the family and access to more pulse in their food improving nutrition at the household level.

(d) Bottle Gourd Cultivation:

Around 281 farmers adopted bottle gourd cultivation after successful demonstration in one of the farmer fields. Total area covered under Bottle gourd was 25.52 acre of land producing 4885.62 Qt of bottle gourd. This generated a total revenue of Rs 2,427,762. Average income per acre was Rs 96,148 and average income per farmer came to Rs 8500. This too increased the nutrition at the household level.



Sorting Bottle Gourds for Marketing

(e) Potato Cultivation:

Potato is not grown widely in this region. We mobilised 584 farmers to grow Potatoes with better package of practices. Total area covered under Potato is 89.68 acre with total production 2371.2 Quintals. This generated a revenue of Rs 2,802,900. CARM-DAKSH team facilitated access to markets, ensuring better prices and increased income for farmers. Average income per farmer came to Rs 5000 in one season.



Marketing at Pali Mandi

Adoption of an Innovation

We introduced **ATM "All Time Money" Model** as a pilot with one group - Budhadev SHG in Pali Block.

The ATM model was introduced by NABARD with one of its partners. The CARM-DAKSH team got an opportunity to see this model and found it worth trying in its programme area given its potential to improve nutrition at the household level. Under this model, a farmer grows 18 varieties of vegetables in their backyard 'badi' using better package of practices. It assures fresh, pesticide free produce and a diverse vegetable basket in the daily diet of the household as well as some income. This approach gives them year-round income from their land like an ATM machine!

To make the model work it is important to ensure timely availability of seeds and proper season wise planning with the farmers. The pilot with was successful. We now plan to scale it up with other groups.

The collective efforts of all stakeholders have transformed agriculture in Pali Block, ensuring food security, moving towards economic stability, and improved nutrition for the community.

Collaborative approaches hold immense potential for rural development. It addresses issues like adoption of better package of practices; linkage for inputs; fencing & protection of crops during the season when the cattle are usually allowed to graze freely; sharing of irrigation infrastructure and marketing of their produce to fetch better price.

2. Soil Health:

Soil health is closely associated with sustainable agriculture, because soil microorganism diversity and activity are the main components of soil health. Beside other factors, inappropriate agricultural practices are one of the major reasons for land degradation. This includes excessive tillage and use of heavy machinery, excessive and unbalanced use of inorganic fertilizers, poor irrigation and water management techniques, pesticide overuse, inadequate crop residue and/or organic carbon inputs. Farming practices have shown that organic inputs and tillage improve soil health by increasing the abundance, diversity, and activity of microorganisms. Regenerative Agriculture is one such approach which can address the soil health. It includes farming practices, including conservation tillage, cover crops, crop rotation, composting to increase production, farmers' income and especially, topsoil.

Regenerative Agriculture is being promoted in Pali block of Korba district and Kota block of Bilaspur district. This year the focus has been on training and capacity building. The details are covered in a later section on Training and Capacity building.

3. Non-Pesticide Management (NPM):

CARM-DAKSH is working with an organisation called N+3F in Pali Block of Korba district on Non-Pesticide Management (NPM) practices. Use of NPM helps to reduce the use of chemical inputs for insect, pest and diseases. Organic inputs like Neemastra, Beejamrit and Handidawa are demonstrated to the farmers under NPM practices. In Pondi Uproda Block, 33 trainings were organised on different organic inputs, out of which 963 participants had attended the training. Out of which 650 HHs had prepared Handidawa, Bhramastra & other products for use in their own Nutritional Garden and Vegetable Crops.

Non-Pesticide Management is not just a technique; it's a promise—to our soil, our families, and the generations yet to come that soil health will be maintained by increasing in number of micro-organism and beneficial insects around the land.

4. Regenerative Agriculture:

Regenerative Agriculture seeks to rebuild the biological and chemical processes that may have existed at one point but diminished overtime as the result of certain agricultural practices. In the present scenario of climate change, regenerative agriculture can be one of the options to mitigate the change. Practices that are followed in Regenerative Agriculture is close to Natural Farming but it focuses more on renewal of resources, increasing soil carbon is one such intervention. CARM-DAKSH has designed a module on Regenerative Agriculture and plans to deepen this intervention in next six months at the village level. Some of the initiatives taken for this are:

- **Staff Orientation:** Orientation of staff on Regenerative Agriculture to build their capacity to have better understanding about the process and approach to be adopted for its promotion. The intervening principles and techniques involved in regenerative agriculture, include cover cropping, crop rotation, conservation, minimum tillage, agroforestry, and livestock.
- **Exposure Visits:** Organised exposure visits for staff, SHG members and CRPs on ATM model of vegetable cultivation. As described earlier this model has been demonstrated with some farmers in Pali block. The model will be scaled up in the next pre-rabi season.
- **Promotion of Regenerative Agriculture Practices:** Aligned with our commitment to advancing sustainable agricultural practices regular monthly meetings have been held to motivate the community to adapt organic practices. As a result, the participants prepared 200 litres of Neemastra and Jeeva Amrit which they used in their fields.

5. Production Clusters (PC) in Agriculture and Livestock:

CARM-DAKSH introduced the concept of Agricultural Production Cluster (APC) with the objective of bringing together 3,000 families for intensive farming. It helps in establishing linkages with market both for supply of input and marketing farmer produce. In the long run the APC will provide all services to the farmers in close proximity. The APC will be formed by aggregating Participant Groups (PG) at Panchayat Level. Orientation on APC was organised at Panchayat village level. The PC approach has been adopted for Chilli and Goatry.

This year CARM-DAKSH has also formed a FPC (Farmer Producer Company) in Pondi Uproda block of Korba district. It was registered in Feb 2024 under the name Matindai mahila farmer producer company (FPC) limited. There are plans to federate the production clusters of both Agriculture and Livestock under the FPC.

APC Formation Meeting at Village Dhourabhata



Latitude: 22.374042
Longitude: 82.362732
Elevation: 311.04±18 m
Accuracy: 31.0 m
Time: 05-30-2023 14:24
Note: दायराभात

Spicing Up Success: Collective Marketing of Chilli through APC

The pilot phase of chilli farming from February 2023 to August 2023, saw 152 farmers undertake chilli cultivation. Of the 152 farmers, 100 successfully nurtured their chilli plants to fruition. 57 farmers came together and sold the green-chillies as a collective using the APC platform.

The total quantity of Chilli sold amounted to 1,433 kilograms, with a total sales value of Rs. 78,810. The produce was collected at village level and sent to block Office Pali where Chilli was aggregated and sold to Pali market. Linkage with Pali market helped to sell the produce without much waste.

However, the team had its set of challenges and lessons to learn. The price volatility in the market was one challenge. While in the month of July, a kilo of Chilli sold at Rs. 115, by end of August it dropped to a mere Rs. 35-40.

The team also realised that to enter the formal market (mandi), a fee has to be paid. This reduces the revenue of the farmers. The gap can only be made good by increasing the volume traded in the market. This in turn requires larger number of farmers as well as a greater area under Chilli cultivation.



Chilli Farmer Meeting at Village Jarmouha Bhandarkhol

The active involvement of Jai Mahua Dev PG and the collective marketing efforts of the 57 participating farmers demonstrated the power of collaboration and collective action. By working together, the farmers were able to access better market opportunities and negotiate favorable prices for their Chilli produce.



Shivkumari weighing Chillis

The successful sale of Chilli not only generated income for the farmers but also showcased the potential for collective marketing in enhancing their economic well-being.

The proceeds from the sales can help improve the livelihoods of the participating farmers and contribute to the overall socio-economic development of the community.

The achievements in Chilli production and marketing underscores the importance of collaborative efforts, community engagement, and the role of dedicated producer groups like Jai Mahua Dev PG in driving agricultural success in the region.

Based on the experience of the pilot phase Chilli has been identified as the winner crop.



Sorting and Grading of Chillis



Transporting Chillis for Marketing



Marketing Chillis at Pali Mandi

Empowering Rural Women: Mahila Kisaan Mela

CARM-DAKSH organised a Mahila Kisaan Mela on International Women's Day. Its purpose was to celebrate the role of rural women, their indispensable contribution at household level and in agriculture and allied activities. It also aimed at helping women to value themselves by recognising the critical role they play both at home and outside as economic agents.



Mahila Kisaan Mela at Chaprahipara, Village Lafa

The day unfolded with anticipation. Women from nearby villages gathered at the venue with a lot of excitement. The Mela was designed as a Multifaceted Affair. It was not just speeches and stalls. It was a celebration, information dissemination and knowledge sharing event and an expression of women's empowerment rolled into one.

The local MLA and officials from block department and a few active women gave motivational speeches. The women shared and discussed the challenges they faced and how they dealt with them. Many stories of transformative journeys unfolded, inspiring all who listened.

Beyond motivation, the Mela served a practical purpose as well. Knowledge sharing sessions focussed on goat management, nursery production, agriculture and allied activities. The groups also got an opportunity to showcase their products—from Chill plants to bottle gourd to Goat feed - Dana Mishran, Masala Bolus, and Neem Oil.

Finally, there were games where women participated with enthusiasm, thoroughly enjoying themselves. At the end of the day, they emerged from their shells with joy and newfound confidence.

Small Livestock and Other Allied Activities

Developing the Livestock Production Cluster (LPC) for Goatry

The Goatry PGs are formed at village level, total 17 Livestock PGs are formed covering 1043 Goat rearers. Each PGs had Pashu Sakhi who provided all services to Goat rearers and maintain all data at ground level. CARM-DAKSH is working towards establishing Goat centre in Pali and Pondi Uproda block to provide inputs and technical support to Pashu Sakhi and goat rearers. The services offered will be on payment basis to generate revenue for sustaining the center.

Majority of the rural households possesses some livestock as they supplement their household income and reduce the risk. Poor, small and marginal households are either landless or have small size of land, so the opportunities in livestock production are greater than in crop production. They generally keep small livestock without following proper feed or management practices, or proper veterinary care. This not only increases the mortality rate but results in poor quality livestock that fetches low returns. As a result, many households have given up the activity.

Goatry

CARM-DAKSH decided to focus on Goatry to rekindle the interest of farmers in the activity as it would help to diversify their livelihood portfolio. It started an intervention to improve Goatry in 20 villages of Pali block in Korba district in 2021. The Program was Supported by Paul Hamlyn Foundation (PHF).

The Goatry programme is currently being run in 50 villages with 2161 goat rearers having 15,698 animals in two Blocks of Korba and one Block of Bilaspur district. The Program is supported by Paul Hamlyn Foundation (PHF), BRLF and APF.

We have continued our intervention in capacity building of Pashu Sakhi through regular training program organised by Krishi Vigyan Kendra (KVK), Veterinary department and Private Veterinary Practitioner. Our focus has been to increase the access of regular de-worming of animals, timely vaccination and maintaining hygiene in the goat shed. Beside this CARM-DAKSH started working on feed management and ethno-veterinary practices like neem oil and other traditional practice.



Pashu Sakhi Vaccinating a Goat in Village Jatga

Small Livestock and Other Allied Activities

Centre for Action Research & Management in Developing Attitudes, Knowledge & Skills in Human Resources

As a result of the above efforts, there has been a significant decrease in Goat mortality, as well as better weight gain. CARM-DAKSH has also facilitated better market linkage and negotiation with the buyers. Goat rearers have been realising better prices.

The results of the past three years have been very promising. These are captured below for each block.

| Block | No of Goat rearers | No of Animals | Total Income (in Lakhs) | Average Income per Family (in Rs) |
|--------------|--------------------|---------------|-------------------------|-----------------------------------|
| Pondi Uproda | 850 | 5975 | 134 | 21350 |
| Pali | 1019 | 7378 | 12 | 5100 |
| Kota | 292 | 2345 | 5.65 | 12550 |



Cleaning of Goat Machan Shed in Village Karranawapara



Pashu Sakhi weighing a Goat in Village Kodar



Goat Vaccination in Village Pachra



Pashu Sakhis with Prepared Masala Bolus (balls) in CARM-DAKSH Pali Office

Triggering Factors in the Goat Activities:

1. Collaboration with the Veterinary Department:

- At the block level, the veterinary department plays a crucial role as a stakeholder. Their support is vital for sustaining our activities.
- To foster this partnership, we regularly organize meetings with the veterinary department. During these sessions, we share our work progress and data, seeking their valuable support.
- The veterinary experts generously provide inputs and knowledge to the Pashu Sakhis, helping them enhance their skills. The topics cover disease management, nutritional requirements and ways to access veterinary services.

2. Participation in the Pashu Mela:

The Pashu Mela organized by the veterinary department in Kerajhariya village marked a significant step toward promoting livestock health and effective management practices. This provided an important platform to showcase the benefits of goat intervention and its associated products, including Dana Mishran, Masala Bolus, and Neem Oil.

3. Goat Rearers' Training:

We regularly organize awareness programs for goat rearers.

These sessions focus on educating rearers about creating improved habitats for their goats and emphasize the importance of proper feed and regular vaccination.

4. Goat Producer Group (PG) Meeting:

- During the Goatry PG meetings, we delve into various topics: the significance of PGs, how to ensure proper care for goats, importance of proper Goat sheds, deworming, vaccination and timely treatments – all of which improves Goat health and weight- helping them fetch better returns.
- Groups (PG) play a pivotal role at the village level. They facilitate proper marketing, informed decision-making, and access to credit and insurance. These also reduce dependence on intermediaries and save money.

5. Training of Pashu Sakhis:

- The Pashu Sakhis form the backbone of the Goatry intervention. They receive regular training on essential topics including goat management and a collective marketing approach
- The Pashu Sakhis get a hands-on training on preparing dana mishran (Goat feed), Masala chat, Masala bolas and Neem oil. Mostly these are interactive discussions which help them to learn and clear their queries.



*Goat Vaccination
 in Village Matin*

1. Pali Block, Korba District

CARM-DAKSH is working with Goatry Activity in PG model in Pali block, This PGs are further linked to Goat Centre at Block Level. In Pali block Goatry activity is supported in 30 villages covering 1019 goat rearers, providing services to 7378 goats through 12 Pashu Sakhis. Total 6 meetings were organised with veterinary department.

Convergence with Veterinary Department in Pali block: April 2023 to March 2024

| S No. | Department | Convergence Details | Quantity | No of Households | Total Convergence Amount (in Lakhs) |
|-------|------------|--|---------------------------------|------------------|-------------------------------------|
| 1 | Veterinary | Vaccination | 2600 Doses | 328 | 0.0468 |
| 2 | Veterinary | Vaccination | 1800 Doses | 328 | 0.468 |
| 3 | Veterinary | Vaccination | 2000 Doses | 400 | 0.105 |
| 4 | Veterinary | Goats distributed to poor HH (one male and two female Goats) | 30 Goats | 10 | 0.20 |
| 5 | Veterinary | 40 Chicks along with 15 Kg Feed Package given to poor HH | 40 Birds, 15 Kg Feed Package | 38 | 0.19 |



Convergence Meeting at Animal Husbandry Department in Pali

Small Livestock and Other Allied Activities

2. Kota Block, Bilaspur District

Intervention in Goatry is at initial stage and is done at village level. PGs are in the process of formation. At present intervention is focussed in 10 villages covering 292 goat rearers, providing services to 2345 goats through 3 Pashu Sakhi's. Ten Goat Palak Samoohs have been formed at village level to form livestock PG group.

3. Pondi Uproda Block, Korba District

As mentioned above, the intervention in Goatry started in 20 villages of Pondi Uproda block in 2021. In these 20 villages, our reach has been to 629 Goat rearers having 2004 animals. This year we decided to conduct a pilot in 8 of these village where the objective was to reach 100% of the goat rearers. The idea was to understand how this will impact the goat mortality.

This pilot covered 354 goat rearers with a total of 2047 animals. The mortality rate at the time of the baseline stood at 33%. The CARM-DAKSH team brought in Intensive support to the Goat rearers in the form of vaccinations, improved habitats, deworming, and better feed management.

This intensive intervention helped to increase the number of goat rearers from 354 to 422 (a growth of 19.2%). The goat mortality plummeted to a remarkable 3.86%. The overall animal count surged by 1008 (a whopping 49%). These numbers tell a story of resilience, care, and progress.



Goat Rearer Ram Bai from Village Bankheta

Backyard Poultry

We had demonstrated Poultry activity with **Sonali** and **Kadakhnath** breeds in two phases in Pondi Uproda block. 180 HHs were covered out of which 80 HHs are supported with 40 birds of Sonali breed and 100 HHs with 55 birds (40 DP cross +15 Kadakhnath breed). In Pali block we supported 70 ultra-poor households with 20 chicks each of Sonali breed.

| Activity | Block | No of Households | Total Income (in Rs) | Production |
|------------------|--------------|------------------|----------------------|------------|
| Backyard Poultry | Pondi Uproda | 100 | 1145000 | 3200 Kg |
| | Pali | 70 | ongoing | NA |



Chicks hatching in Incubator at CARM-DAKSH Pali Office

Small Livestock and Other Allied Activities

Fishery

Fishery is limited to large ponds at the Village/Panchayat level. There is a potential to promote Fishery as an activity in the smaller ponds/water bodies developed under MNREGA.

As a pilot intervention CARM-DAKSH promoted fishery in the above water bodies in 2022 where technical support on better management practices in Fisheries like preparation of feed, cultural preparation, maintaining oxygen level in pond, use of copper sulphate to control red algae etc. were provided to the Households.

As result participant households earned an average income of Rs.1500 in a season. This has triggered an interest in fishery as a livelihood activity. CARM-DAKSH plans to scale up the same in all the water bodies created under different programs.



Netting in Village Mudhali using better Package of Practices (POP)

Empowering Livelihoods Through Fishery: A Success Story

In the 2022-23 period, fishery was introduced to 118 structures, benefiting 295 households. Fast forward to 2023-24, an additional 105 structures joined the initiative, bringing the total households to 521. Remarkably, the percentage of treated structures increased from a mere 5% in the previous year to an impressive 75%.

Training played a pivotal role: 42 sessions engaged 773 participants (577 women and 196 men). Fingerlings released in 2023-24 totalled 1315 kg, leading to a harvest of 5902 kg valued at Rs 767,260. And there's more to come—another 3500 kg of fish, worth Rs 455,000, is expected by July 2024.



*Potassium
 Permanganate
 (KmNo4) and Lime
 Treatment in Amrit
 Sarowar at Village
 Kartali*

Expanding their reach, CARM-DAKSH extended fishery support to 13 structures in Gothan and 4 Amrit Sarovar structures, benefiting 170 households. Looking ahead, our ambitious goal is to reach 1000 households with 500,000 fingerlings by 2024-2025. This collaborative effort exemplifies sustainable livelihood enhancement and underscores the impact of community-driven initiatives.



Training on Netting and application of Organic Juice in Village Nagoi

Fish Seeding in Pond of Village Nagoi



Empowering Ultra-Poor Households: A Holistic Approach

Centre for Action
Research &
Management in
Developing
Attitudes,
Knowledge & Skills
in Human Resources

The Ultra-poor face multifaceted challenges - beyond mere income scarcity. In addition to financial constraints, they lack adequate food, savings, and often struggle with low morale. At CARM-DAKSH, we recognize that the ultra-poor households, especially women beneficiaries, require special support to come out of vicious cycle of poverty. This involves the following components:



*Rambai with her goats
in Village Bankheta*

- **Productive Asset Grants:**

This involves small livestock grant or seed capital for small trades. No contribution or repayment is required from the participant household. This ensures a start of an activity for income generation.

- **Training and Support:**

- (i) Training in managing the asset
- (ii) Temporary consumption support to prevent asset sale during emergencies
- (iii) Intensive handholding for sustainable livelihood benefits



*Meena Bai in front
of her Goat Shed in
Village Putwa*

We identified 55 Ultra poor HH for support in this financial year. These families received a grant to procure goats, igniting their Goatry activity. Training, capacity building, and hand-holding support is being provided by the Pashu Sakhis. The Paul Hamlyn Foundation and Azim Premji Foundation have provided support for this initiative.

Similarly, in the BRLF intervention area, we provided 20 chicks to 70 Ultra-poor HH to start backyard Poultry in Sonaipur village of Pali block in Korba district. Sonaipur is small village on the hills with three hamlets, which is marginalised from the mainstream. Of these 5 HHs lost the entire batch. The remaining continued with the activity realising an average selling price of around Rs 250 per bird. The HH who earned an income from bird sale are planning to procure chicks on their own.

While this is a good start, we realise that backyard poultry with 20 birds is not enough to support the ultra-poor HHs. There is need to add a few more activities to build a comprehensive and sustainable livelihood basket for these households.



*Meena Kumari
with her goats
in Village
Barbaspur*

Training and Capacity Building

The capacity building strategy is designed to work towards enhancement of knowledge, skill upgradation and attitudinal/behavioural change of the community, staff and all the other stakeholders like Janpad and Panchayat representatives.

Our experience shows that one time training does not bring any change at the grassroots level because when it is practised in the field new queries based on local condition and challenges arises which need to be addressed.

Capacity building is a long-term iterative process that requires a flexible and adaptive approach keeping in view the changing circumstances. This helps us to ensure that emerging challenges are addressed. In this regard we organised the following training programs:



Monthly Pashu Sakhi Meeting in Pali Office



Training to members of three Production Groups in Village Nagoi, Amrit Sarovar

Training and Capacity Building

1. Pali Block, Korba District

Total 524 Meetings and trainings were organised at community level to ensure their participation in the process. Out of total participants 67% were women and 33% were male members.

| S No. | Particular | Total no of Trainings | Total no of Participants | Female | Male |
|-------|------------------------------------|-----------------------|--------------------------|-------------|-------------|
| 1 | Three Day Gender Training | 1 | 8 | 2 | 6 |
| 2 | Agriculture Indentureship Training | 3 | 45 | 27 | 18 |
| 3 | APC Meeting | 3 | 99 | 88 | 11 |
| 4 | APC Training | 2 | 109 | 81 | 28 |
| 5 | Community Meeting | 3 | 62 | 58 | 4 |
| 6 | Environment | 1 | 52 | 38 | 14 |
| 7 | Training on Fishery | 55 | 1030 | 766 | 264 |
| 8 | FPC Meeting | 9 | 139 | 115 | 24 |
| 9 | Gender Training at Community Level | 45 | 911 | 681 | 230 |
| 10 | Establishment of Goat Centre | 2 | 26 | 21 | 5 |
| 11 | Goat PG Meeting | 2 | 25 | 21 | 4 |
| 12 | Agriculture Training | 1 | 17 | 12 | 5 |
| 13 | KVK Visit | 2 | 10 | 6 | 4 |
| 14 | Orientation in Goat Centre | 10 | 236 | 191 | 45 |
| 15 | Organic Farming Training | 5 | 61 | 47 | 14 |
| 16 | Pashu Sakhi Meeting | 20 | 340 | 214 | 126 |
| 17 | Pashu Sakhi Training | 22 | 370 | 245 | 125 |
| 18 | PG / APC Meeting | 46 | 963 | 663 | 300 |
| 19 | PF / APC Training | 8 | 204 | 145 | 59 |
| 20 | PG Formation / Meeting | 196 | 4274 | 3085 | 1189 |
| 21 | PG Goat Farmer Training | 4 | 90 | 70 | 20 |
| 22 | PVGT Meeting | 3 | 65 | 39 | 26 |
| 23 | Regenerative Training | 8 | 175 | 124 | 51 |
| 24 | Team Meeting | 73 | 1016 | 182 | 834 |
| | | 524 | 10327 | 6921 | 3406 |

Training and Capacity Building

2. Pondi Uproda Block, Korba District

In Pondi Uproda block total 164 trainings were organised on 7 topics with 4067 participants. Out of total participants 3148 (77.4%) are women and 919 (22.5%) are men.

| Training and Capacity Building Program | Total no. of Trainings | Total no. of Participants | Female | Male |
|--|------------------------|---------------------------|--------|------|
| Better POP in Paddy (SRI) | 15 | 300 | 210 | 90 |
| Better POP in Pulses & Oilseeds | 16 | 310 | 235 | 75 |
| Nutrition Garden | 20 | 450 | 308 | 142 |
| Better POP in Vegetable Cultivation | 20 | 525 | 415 | 110 |
| NPM Approach work | 23 | 524 | 381 | 143 |
| Better Management Practice in Goatry | 25 | 650 | 518 | 132 |
| Awareness for Climate Change | 45 | 1308 | 1081 | 227 |

For staff and CRPs (Community Resource Persons), five trainings on four topics were organised with 100 participants. Out of total participants 80% were women (Staff and CRPs) and 20% were male.

| Training and Capacity Building Program | Total no. of Trainings | Total no. of Participants | Female | Male |
|--|------------------------|---------------------------|--------|------|
| Better POP in Paddy (SRI) | 2 | 25 | 20 | 5 |
| Better POP in Pulses & Oilseeds | 1 | 25 | 20 | 5 |
| NPM Approach Work | 2 | 25 | 20 | 5 |
| Better Management Practice in Goatry | 2 | 25 | 20 | 5 |

3. Kota Block, Bilaspur District

Total 26 trainings were organised on three different topics with 592 participants. Out of the total participants 503 (84.97%) are woman members and 89 (15.03%) are male members.

| S No. | Name of the Training | Total no. of Trainings | Total no. of Participants | Female | Male |
|-------|-----------------------------------|------------------------|---------------------------|--------|------|
| 1 | Gender Training | 23 | 501 | 487 | 14 |
| 2 | Regenerative Agriculture Training | 2 | 63 | 7 | 56 |
| 3 | Block Coordination Meeting | 1 | 28 | 9 | 19 |



Gender Training at Village Barhamuda, Potapani Panchayat



Gender Training in Village Chenwadhara



Gender Training in Village Nawapara

Access to Finance

Access to Credit - NABFIN Financial Institutions

Timely availability of credit Play a very important role in the life of poor and marginalised household who were otherwise deprived from the mainstream financial institutions. Poor and Marginalised HHs need credit to meet emergency expenses or for their ongoing agriculture operation, or to start other activities. NABFIN, plays an important role to support the rural poor and marginalised HHs by making credit available as per their need.

CARM-DAKSH intends to withdraw from NABFIN programme due to a technical reason. In this financial year, the team has focussed mainly on the repayment of the existing loans.

CARM-DAKSH started working with NABFIN from FY 2016-17. The table below captures the status as of March 2024. The average loan size per account is around Rs 77000 and 92% of the money has been repaid by SHG/JLG members.

| Total no. of Accounts | Disbursed Amount (in Rs) | Total Repayment (in Rs) | Balance Amount (in Rs) | Total no. of Villages | Total no. of Districts |
|-----------------------|--------------------------|-------------------------|------------------------|-----------------------|------------------------|
| 1709 | 13,17,50,000 | 12,21,86,261 | 95,63,719 | 137 | 3 |

Status of Loan (April 2023 to Mar 2024)

| Total Loan (in Rs) | Total no. of Accounts | Total no. of Overdue Accounts | Total no. of Regular Accounts | Accounts under NPA | Average Loan Size (in Rs) |
|--------------------|-----------------------|-------------------------------|-------------------------------|--------------------|---------------------------|
| 1.38 crore | 1019 | 80 | 736 | 203 | 38000 |

Audit Report

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INDEPENDENT AUDITOR'S REPORT

THE CHAIRPERSON,
CENTRE FOR ACTION RESEARCH AND
MANAGEMENT IN DEVELOPING ATTITUDES,
KNOWLEDGE AND SKILLS IN HUMAN
RESOURCES (CARM-DAKSH)
NEW DELHI

Opinion

We have audited the financial statements of CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH), NEW DELHI, which comprise the balance sheet as at March 31st, 2024, and the Income & Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with Societies Registrikaran Act, 1860.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of the financial statements in accordance with Societies Registrikaran Act, 1860 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.



AUDIT REPORT

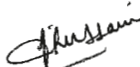


Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

For Parihar And Sonpar
Chartered Accountants
Firm Reg. No. 002963c


Juzer Hussain
Partner



Place: Bhopal
Dated: 20th August, 2024

Membership No. 413110
UDIN - 24413110BKBNCK8253

AUDIT REPORT



ACCOUNTING POLICIES

The significant accounting policies followed by the Society are as stated below :

1. FIXED ASSETS AND DEPRECIATION

Expenditure which are of a capital nature are capitalised at a Cost, which comprises of purchase price (net of rebates and discounts), levies and any directly attributable cost of bringing the assets to it's working condition for the intended use.

Depreciation has been provided under written down value method.

2. REVENUE RECOGNITION

All Donations/Contributions are recognised on cash basis.

School Fees comprising of Tution, Bus etc. are recognised on cash basis.

Insurance claims and all other kinds of claims are accounted on cash basis.

Donations/Contribution received towards Corpus of the Society or with specific direction to create/acquire capital asset are recognised as capital receipts.

Insurance claims and all other kinds of claims are accounted on cash basis.

3. RETIREMENT BENEFITS

Retirement benefits for Gratuity, Contribution to the provident fund are recognised when due.

4. TAXATION

Current tax is determined in accordance with the provisions of section 11,12, & 13 of the Income Tax Act, 1961, as the amount of tax payable to the taxation authorities in respect of taxable income of the year.

Deferred tax asset/liability are not recognised as there exists no timing difference.

5. CONTINGENT LIABILITIES/LIABILITIES

All liabilities have been accounted on cash basis.



AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI**

CONSOLIDATED ACCOUNT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>EXPENDITURE</u> | <u>₹</u> | <u>INCOME</u> | <u>₹</u> |
|---|--------------------------|---|---------------------------|
| TO SUPPORT PROGRAMME FOR SMALL & TO LANDLESS FARMER'S TO ENHANCE THEIR INCOME | 626800.80 | BY GRANT IN AID-INDIA (NET OF REFUND) BY GRANT FROM ABROAD | 14958472.00 2360200.00 |
| TO HIGH IMPACT MEGA WATERSHED PROJECT TO STRENGTHING LIVELIHOOD OF SMALL & MARGINAL FARMERS | 5537214.00 5875328.00 | BY INTEREST BY OTHER INCOME | 92684.00 649471.00 |
| TO GENDER TRANSFORMATIVE PROCESSES IN - LIVELIHOOD PROGRAMME | 3237644.00 | | |
| TO SALARY & HONORARIUM | 1545000.00 | | |
| TO PROVIDENT FUND | 97643.00 | | |
| TO ESI EXPENSES | 21188.00 | | |
| TO STAFF INSURANCE EXPENSES | 1020.00 | | |
| TO STAFF WELFARE EXPENSES | 69437.00 | | |
| TO AUDIT & PROFESSIONAL FEES | 161321.00 | | |
| TO BANK CHARGES | 4955.11 | | |
| TO OFFICE RENT & MAINTENANCE | 136195.00 | | |
| TO BOARD MEETING EXPENSES | 23380.00 | | |
| TO WEBISTE MAINTENANCE | 11800.00 | | |
| TO POSTAGE & TELEPHONE | 7424.00 | | |
| TO TRAVELLING & CONVEYANCE | 50342.00 | | |
| TO VEHICLE MAINTENANCE | 11451.00 | | |
| TO REPAIR & MAINTENANCE | 5599.00 | | |
| TO PRINTING & STATIONERY | 52469.00 | | |
| TO VEHICLE FUEL & MAINTENANCE | 400.00 | | |
| TO COMPUTER MAINTENANCE | 5200.00 | | |
| TO ELECTRICITY & WATER CHARGES | 6940.00 | | |
| TO DEPRECIATION | 136158.00 | | |
| TO EXCESS OF INCOME OVER EXPENDITURE | 435918.09 | | |
| | <u>18060827.00</u> | | <u>18060827.00</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNCK8253
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

CHAIRPERSON

AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
SOCIETY ACCOUNT**

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>EXPENDITURE</u> | <u>₹</u> | <u>INCOME</u> | <u>₹</u> |
|---|--------------------|---------------------------------------|--------------------|
| TO SUPPORT PROGRAMME FOR SMALL & LANDLESS FARMERS TO ENHANCE THEIR INCOME | 626800.80 | BY GRANT IN AID-INDIA (NET OF REFUND) | 14958472.00 |
| TO HIGH IMPACT MEGA WATERSHED PROJECT | 5537214.00 | BY INTEREST | 30369.00 |
| TO STRENGTHING LIVELIHOOD OF SMALL & MARGINAL FARMERS | 5875328.00 | BY OTHER INCOME | 649471.00 |
| TO SALARY & HONORARIUM | 1188000.00 | | |
| TO PROVIDENT FUND | 96095.00 | | |
| TO ESI EXPENSES | 21188.00 | | |
| TO STAFF INSURANCE EXPENSES | 1020.00 | | |
| TO STAFF WELFARE EXPENSES | 58025.00 | | |
| TO AUDIT & PROFESSIONAL FEES | 140081.00 | | |
| TO BANK CHARGES | 2802.50 | | |
| TO OFFICE RENT & MAINTENANCE | 13196.00 | | |
| TO BOARD MEETING EXPENSES | 23380.00 | | |
| TO WEBSITE MAINTENANCE | 11800.00 | | |
| TO POSTAGE & TELEPHONE | 1051.00 | | |
| TO TRAVELLING & CONVEYANCE | 39899.00 | | |
| TO VEHICLE MAINTENANCE | 11451.00 | | |
| TO REPAIR & MAINTENANCE | 5599.00 | | |
| TO DEPRECIATION | 46961.00 | | |
| TO EXCESS OF INCOME OVER EXPENDITURE | 1938420.70 | | |
| | <u>15638312.00</u> | | <u>15638312.00</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNC8253
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

CHAIRPERSON

AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
SOCIETY ACCOUNT**

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| RECEIPTS | ₹ | ₹ | PAYMENTS | ₹ | ₹ |
|--|-------------------|--------------------|---|-------------------|--------------------|
| TO OPENING CASH AND BANK BALANCE | | | BY EXPENDITURE DURING THE YEAR | | |
| CASH IN HAND | 19303.00 | | PROGRAMME EXPENSES | | |
| STATE BANK OF INDIA - 10597647827 | 1994748.29 | | SUPPORT PROGRAMME FOR SMALL & LANDLESS FARMER'S TO ENHANCE THEIR INCOME | 626800.80 | |
| AXIS BANK - 164010100186155 | 52009.73 | | HIGH IMPACT MEGA WATERSHED PROJECT | 5537214.00 | |
| AXIS BANK - 91010067372218 | 621981.80 | | STRENGTHING LIVELIHOOD OF SMALL & MARGINAL FARMERS | 5875328.00 | |
| AXIX BANK - 916010016531041 | 85145.55 | | EMPLOYEE BENEFIT EXPENSES | | |
| STATE BANK OF INDIA - 39989848356 | <u>4284072.67</u> | 7057261.04 | SALARY & HONORARIUM | 1188000.00 | |
| | | | PROVIDENT FUND | 96095.00 | |
| TO INCOME DURING THE YEAR | | | ESI EXPENSES | 21188.00 | |
| GRANT IN AID-INDIA (NET OF REFUND) (SCHEDULE -1) | 14958472.00 | | STAFF INSURANCE EXPENSES | 1020.00 | |
| INTEREST | 30369.00 | | STAFF WELFARE EXPENSES | 58025.00 | |
| OTHER INCOME | <u>649471.00</u> | 15638312.00 | ADMINISTRATIVE EXPENSES | | |
| | | | AUDIT & PROFESSIONAL FEES | 140081.00 | |
| TO SECURITY DEPOSIT RECEIVED - STAFF | | 59312.00 | BANK CHARGES | 2802.50 | |
| TO TAX DEDUCTED AT SOURCE PAYABLE | | 15770.00 | OFFICE RENT & MAINTENANCE | 13196.00 | |
| TO EMPLOYEE PROVIDENT FUND PAYABLE | | 21299.00 | BOARD MEETING EXPENSES | 23380.00 | |
| TO EMPLOYEE STATE INSURANCE PAYABLE | | 520.00 | WEBISTE MAINTENANCE | 11800.00 | |
| | | | POSTAGE & TELEPHONE | 1051.00 | |
| | | | TRAVELLING & CONVEYANCE | 39899.00 | |
| | | | VEHICLE MAINTENANCE | 11451.00 | |
| | | | REPAIR & MAINTENANCE | <u>5599.00</u> | 13652930.30 |
| | | | BY STAFF SECURITY DEPOSIT - PAID | | 39000.00 |
| | | | BY TAX DEDUCTED AT SOURCE RECOVERABLE | | 30301.00 |
| | | | BY CLOSING CASH AND BANK BALANCE | | |
| | | | CASH IN HAND | 5083.00 | |
| | | | STATE BANK OF INDIA - 10597647827 | 710660.79 | |
| | | | AXIS BANK - 164010100186155 | 51159.73 | |
| | | | AXIS BANK - 91010067372218 | 75547.80 | |
| | | | AXIX BANK - 916010016531041 | 437471.55 | |
| | | | STATE BANK OF INDIA - 39989848356 | <u>7790319.79</u> | 9070242.66 |
| | | | | | |
| | | <u>22792474.04</u> | | | <u>22792473.96</u> |

WE HAVE EXAMINED THE ABOVE RECEIPT AND PAYMENT ACCOUNT OF CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH), NEW DELHI, WITH THE BOKKS AND VOUCHERS AS MAINTAINED BY THEM AND AS PER THE INFORMATION AND EXPLANATION GIVEN TO US AND TO THE BEST OF OUR KNOWLEDGE & BELIEF, WE CERTIFY THE SAID ACCOUNT TO BE TRUE & FAIR.

BY THE HAND OF

PLACE : BHOPAL
DATED : 20th AUGUST, 2024

JUZER HUSSAIN
PARTNER
UDIN - 24413110BKBNCK8253



AUDIT REPORT



(SCHEDULE - A)

**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
CONSOLIDATED FIXED ASSETS SCHEDULE AS AT 31st MARCH, 2024**

SOCIETY ACCOUNT

| SR. NO. | ITEMS | OPENING BALANCE 01/04/2023 | ADDITIONS DURING THE YEAR | LESS SALES | BALANCE | RATE | DEPRICIATION | CLOSING BALANCE 31/03/2024 |
|---------|----------------------|-------------------------------|---------------------------------|---------------|------------------|--------|-----------------|----------------------------------|
| 1 | PLANT & MACHINERY | 850.05 | 0.00 | 0.00 | 850.05 | 15.00% | 128.00 | 722.05 |
| 2 | FURNITURE & FIXTURE | 71382.40 | 0.00 | 0.00 | 71382.40 | 10.00% | 7138.00 | 64244.40 |
| 3 | MOBILE PHONE | 303.00 | 0.00 | 0.00 | 303.00 | 15.00% | 45.00 | 258.00 |
| 4 | PRINTER & SCANNER | 4270.00 | 0.00 | 0.00 | 4270.00 | 15.00% | 641.00 | 3629.00 |
| 5 | TELEPHONE INSTRUMENT | 88.00 | 0.00 | 0.00 | 88.00 | 15.00% | 13.00 | 75.00 |
| 6 | COOLER | 1990.00 | 0.00 | 0.00 | 1990.00 | 15.00% | 299.00 | 1691.00 |
| 7 | COMPUTER & PRINTER | 45413.00 | 0.00 | 0.00 | 45413.00 | 30.00% | 13624.00 | 31789.00 |
| 8 | CAMERA | 25107.00 | 0.00 | 0.00 | 25107.00 | 15.00% | 3766.00 | 21341.00 |
| 9 | SOUND SYSTEM | 729.00 | 0.00 | 0.00 | 729.00 | 15.00% | 109.00 | 620.00 |
| 10 | VEHICLE | 48990.00 | 0.00 | 0.00 | 48990.00 | 20.00% | 9798.00 | 39192.00 |
| 11 | ELECTRICAL EQUIPMENT | 75998.00 | 0.00 | 0.00 | 75998.00 | 15.00% | 11400.00 | 64598.00 |
| | TOTAL | 275120.45 | 0.00 | 0.00 | 275120.45 | | 46961.00 | 228159.45 |

FOREIGN ACCOUNT

| SR. NO. | ITEMS | OPENING BALANCE 01/04/2023 | ADDITIONS DURING THE YEAR | LESS SALES | BALANCE | RATE | DEPRICIATION | CLOSING BALANCE 31/03/2024 |
|---------|----------------------|-------------------------------|---------------------------------|---------------|------------------|--------|-----------------|----------------------------------|
| 1 | COMPUTER & PRINTER | 154766.00 | 0.00 | 0.00 | 154766.00 | 30.00% | 46430.00 | 108336.00 |
| 2 | ELECTRICAL EQUIPMENT | 81688.00 | 0.00 | 0.00 | 81688.00 | 15.00% | 12253.00 | 69435.00 |
| 3 | VEHICLE | 54715.00 | 0.00 | 0.00 | 54715.00 | 20.00% | 10943.00 | 43772.00 |
| 4 | FURNITURE & FIXTURE | 98284.00 | 0.00 | 0.00 | 98284.00 | 10.00% | 9828.00 | 88456.00 |
| 5 | CYCLE | 1896.00 | 0.00 | 0.00 | 1896.00 | 20.00% | 379.00 | 1517.00 |
| 6 | CAMERA | 31486.00 | 0.00 | 0.00 | 31486.00 | 15.00% | 4723.00 | 26763.00 |
| 7 | PROJECTOR | 30940.00 | 0.00 | 0.00 | 30940.00 | 15.00% | 4641.00 | 26299.00 |
| | TOTAL | 453775.00 | 0.00 | 0.00 | 453775.00 | | 89197.00 | 364578.00 |

| | | | | | | | | |
|--------------------|------------------|-------------|-------------|------------------|--|--|------------------|------------------|
| GRAND TOTAL | 728895.45 | 0.00 | 0.00 | 728895.45 | | | 136158.00 | 592737.45 |
|--------------------|------------------|-------------|-------------|------------------|--|--|------------------|------------------|



AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI**

CONSOLIDATED ACCOUNT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>EXPENDITURE</u> | <u>₹</u> | <u>INCOME</u> | <u>₹</u> |
|--|--------------------|---------------------------------------|--------------------|
| TO SUPPORT PROGRAMME FOR SMALL & TO LANDLESS FARMERS TO ENHANCE THEIR INCOME | 626800.80 | BY GRANT IN AID-INDIA (NET OF REFUND) | 14958472.00 |
| TO HIGH IMPACT MEGA WATERSHED PROJECT | 5537214.00 | BY GRANT FROM ABROAD | 2360200.00 |
| TO STRENGTHING LIVELIHOOD OF SMALL & MARGINAL FARMERS | 5875328.00 | BY INTEREST | 92684.00 |
| TO GENDER TRANSFORMATIVE PROCESSES IN - LIVELIHOOD PROGRAMME | 3237644.00 | BY OTHER INCOME | 649471.00 |
| TO SALARY & HONORARIUM | 1545000.00 | | |
| TO PROVIDENT FUND | 97643.00 | | |
| TO ESI EXPENSES | 21188.00 | | |
| TO STAFF INSURANCE EXPENSES | 1020.00 | | |
| TO STAFF WELFARE EXPENSES | 69437.00 | | |
| TO AUDIT & PROFESSIONAL FEES | 161321.00 | | |
| TO BANK CHARGES | 4955.11 | | |
| TO OFFICE RENT & MAINTENANCE | 136195.00 | | |
| TO BOARD MEETING EXPENSES | 23380.00 | | |
| TO WEBSTE MAINTENANCE | 11800.00 | | |
| TO POSTAGE & TELEPHONE | 7424.00 | | |
| TO TRAVELLING & CONVEYANCE | 50342.00 | | |
| TO VEHICLE MAINTENANCE | 11451.00 | | |
| TO REPAIR & MAINTENANCE | 5599.00 | | |
| TO PRINTING & STATIONERY | 52469.00 | | |
| TO VEHICLE FUEL & MAINTENANCE | 400.00 | | |
| TO COMPUTER MAINTENANCE | 5200.00 | | |
| TO ELECTRICITY & WATER CHARGES | 6940.00 | | |
| TO DEPRECIATION | 136158.00 | | |
| TO EXCESS OF INCOME OVER EXPENDITURE | 435918.09 | | |
| | <u>18060827.00</u> | | <u>18060827.00</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNCK8253
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



[Signature]
CHAIRPERSON

AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
SOCIETY ACCOUNT**

BALANCE SHEET AS AT 31st MARCH, 2024

| LIABILITIES | ₹ | ₹ | ASSETS | ₹ | ₹ |
|--|------------|-------------------|---|------------|-------------------|
| INCOME & EXPENDITURE ACCOUNT | | | FIXED ASSETS | | 228159.45 |
| OPENING BALANCE | 6857487.49 | | (SCHEDULE - A) | | |
| ADD : EXCESS OF INCOME OVER EXPENDITURE FROM INCOME & EXPENDITURE ACCOUNT | 1938420.62 | 8795908.11 | NON CURRENT ASSETS | | |
| | | | SECURITY DEPOSIT | | 100000.00 |
| MEMBERSHIP FUND | | 37200.00 | NABARD FINANCIAL SERVICE LTD | | |
| CURRENT LIABILITIES, PROVISIONS & LOANS | | | CURRENT ASSETS, LOANS & ADVANCES | | |
| SECURITY DEPOSIT-STAFF | | 597564.00 | ADVANCES RECOVERABLE IN CASH OR KIND | | |
| TAX DEDUCTED AT SOURCE PAYABLE | | 15770.00 | TAX DEDUCTED AT SOURCE RECOVERABLE | | 69859.00 |
| EMPLOYEE PROVIDENT FUND PAYABLE | | 21299.00 | | | |
| EMPLOYEE STATE INSURANCE PAYABLE | | 520.00 | CASH & BANK BALANCES | | |
| | | | CASH IN HAND | 5083.00 | |
| | | | STATE BANK OF INDIA - 10597647827 | 710660.79 | |
| | | | AXIS BANK - 164010100186155 | 51159.73 | |
| | | | AXIS BANK - 91010067372218 | 75547.80 | |
| | | | AXIX BANK - 916010016531041 | 437471.55 | |
| | | | STATE BANK OF INDIA - 39989848356 | 7790319.79 | 9070242.66 |
| | | | | | |
| | | 9468261.11 | | | 9468261.11 |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

Juzer Hussain

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNCK8253
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

Amal
CHAIRPERSON

AUDIT REPORT



(SCHEDULE - A)

**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
SOCIETY ACCOUNT**

FIXED ASSETS AS AT 31st MARCH, 2024

| SR. NO. | ITEMS | OPENING BALANCE 01/04/2023 | ADDITIONS DURING THE YEAR | LESS SALES | BALANCE | RATE | DEPRICIATION | CLOSING BALANCE 31/03/2024 |
|------------|----------------------|----------------------------------|---------------------------------|---------------|------------------|--------|-----------------|----------------------------------|
| 1 | PLANT & MACHINERY | 850.05 | 0.00 | 0.00 | 850.05 | 15.00% | 128.00 | 722.05 |
| 2 | FURNITURE & FIXTURE | 71382.40 | 0.00 | 0.00 | 71382.40 | 10.00% | 7138.00 | 64244.40 |
| 3 | MOBILE PHONE | 303.00 | 0.00 | 0.00 | 303.00 | 15.00% | 45.00 | 258.00 |
| 4 | PRINTER & SCANNER | 4270.00 | 0.00 | 0.00 | 4270.00 | 15.00% | 641.00 | 3629.00 |
| 5 | TELEPHONE INSTRUMENT | 88.00 | 0.00 | 0.00 | 88.00 | 15.00% | 13.00 | 75.00 |
| 6 | COOLER | 1990.00 | 0.00 | 0.00 | 1990.00 | 15.00% | 299.00 | 1691.00 |
| 7 | COMPUTER & PRINTER | 45413.00 | 0.00 | 0.00 | 45413.00 | 30.00% | 13624.00 | 31789.00 |
| 8 | CAMERA | 25107.00 | 0.00 | 0.00 | 25107.00 | 15.00% | 3766.00 | 21341.00 |
| 9 | SOUND SYSTEM | 729.00 | 0.00 | 0.00 | 729.00 | 15.00% | 109.00 | 620.00 |
| 10 | VEHICLE | 48990.00 | 0.00 | 0.00 | 48990.00 | 20.00% | 9798.00 | 39192.00 |
| 11 | ELECTRICAL EQUIPMENT | 75998.00 | 0.00 | 0.00 | 75998.00 | 15.00% | 11400.00 | 64598.00 |
| | TOTAL | 275120.45 | 0.00 | 0.00 | 275120.45 | | 46961.00 | 228159.45 |



AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI
SOCIETY ACCOUNT**

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>EXPENDITURE</u> | <u>₹</u> | <u>INCOME</u> | <u>₹</u> |
|---|--------------------|---------------------------------------|--------------------|
| TO SUPPORT PROGRAMME FOR SMALL & LANDLESS FARMER'S TO ENHANCE THEIR INCOME | 626800.80 | BY GRANT IN AID-INDIA (NET OF REFUND) | 14958472.00 |
| TO HIGH IMPACT MEGA WATERSHED PROJECT TO STRENGTHING LIVELIHOOD OF SMALL & MARGINAL FARMERS | 5537214.00 | BY INTEREST | 30369.00 |
| TO SALARY & HONORARIUM | 1188000.00 | BY OTHER INCOME | 649471.00 |
| TO PROVIDENT FUND | 96095.00 | | |
| TO ESI EXPENSES | 21188.00 | | |
| TO STAFF INSURANCE EXPENSES | 1020.00 | | |
| TO STAFF WELFARE EXPENSES | 58025.00 | | |
| TO AUDIT & PROFESSIONAL FEES | 140081.00 | | |
| TO BANK CHARGES | 2802.50 | | |
| TO OFFICE RENT & MAINTENANCE | 13196.00 | | |
| TO BOARD MEETING EXPENSES | 23380.00 | | |
| TO WEBISTE MAINTENANCE | 11800.00 | | |
| TO POSTAGE & TELEPHONE | 1051.00 | | |
| TO TRAVELLING & CONVEYANCE | 39899.00 | | |
| TO VEHICLE MAINTENANCE | 11451.00 | | |
| TO REPAIR & MAINTENANCE | 5599.00 | | |
| TO DEPRECIATION | 46961.00 | | |
| TO EXCESS OF INCOME OVER EXPENDITURE | 1938420.70 | | |
| | <u>15638312.00</u> | | <u>15638312.00</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNCK8253
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



[Signature]
CHAIRPERSON

AUDIT REPORT



(SCHEDULE - 1)

GRANT IN AID (LOCAL ACCOUNT)

| SR. NO. | NAME OF THE DONOR | AMOUNT |
|------------|---|--------------------|
| 1 | AZIM PREMJI PHILANTHROPIC INITIATIVES PHASE 1 | 1880000.00 |
| 2 | AZIM PREMJI PHILANTHROPIC INITIATIVES PHASE 2 | 8115000.00 |
| 3 | BHARAT RURAL LIVELIHOOD FOUNDATION | 4963472.00 |
| TOTAL | | <u>14958472.00</u> |



AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
 ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
 D-31, ANAND NIKETAN- NEW DELHI**

FOREIGN ACCOUNT

BALANCE SHEET AS AT 31st MARCH, 2024

| <u>LIABILITIES</u> | ₹ | ₹ | <u>ASSETS</u> | ₹ | ₹ |
|--|------------|-------------------|--|------------------|-------------------|
| <u>INCOME & EXPENDITURE ACCOUNT</u> | | | <u>FIXED ASSETS</u> | | 1638749.00 |
| OPENING BALANCE | 4345075.43 | | (SCHEDULE - A) | | |
| LESS: EXCESS OF EXPENDITURE OVER INCOME FROM INCOME & EXPENDITURE ACCOUNT | | 1413305.61 | | | |
| | | <u>2931769.82</u> | | | |
| <u>CURRENT LIABILITIES, PROVISIONS & LOANS</u> | | | <u>CURRENT ASSETS, LOAN & ADVANCES</u> | | |
| SECURITY DEPOSIT-STAFF | | 75232.00 | <u>CASH & BANK BALANCES</u> | | |
| TAX DEDUCTED AT SOURCE PAYABLE | | 12459.00 | CASH IN HAND | 21884.00 | |
| EMPLOYEE PROVIDENT FUND PAYABLE | | 1548.00 | STATE BANK OF INDIA - 40068453896 | 390705.40 | |
| | | | STATE BANK OF INDIA - 53020640228 | 435513.36 | |
| | | | AXIS BANK - 912010049717629 | 207286.14 | |
| | | | AXIS BANK - 912010059523142 | 154829.97 | |
| | | | AXIS BANK - 916010015886328 | <u>172040.95</u> | 1382259.82 |
| | | | | | |
| | | <u>3021008.82</u> | | | <u>3021008.82</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
 CHARTERED ACCOUNTANTS
 FIRM REG NO 002963c

Hussain

JUZER HUSSAIN
 PARTNER
 MEMBERSHIP NO 413110
 UDIN - 24413110BKBNCL5757
 PLACE : BHOPAL
 DATED : 20th AUGUST, 2024



FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
 IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
 IN HUMAN RESOURCES - (CARM-DAKSH)

and

CHAIRPERSON

AUDIT REPORT



(SCHEDULE - A)

**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
 ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES
 D-31, ANAND NIKETAN- NEW DELHI
 FOREIGN ACCOUNT**

FIXED ASSETS AS AT 31st MARCH, 2024

| SR. NO. | ITEMS | OPENING BALANCE 01/04/2023 | ADDITIONS DURING THE YEAR | LESS SALES | CLOSING BALANCE 31/03/2024 |
|------------|----------------------|----------------------------------|---------------------------------|---------------|----------------------------------|
| 1 | COMPUTER & PRINTER | 705453.00 | 0.00 | 0.00 | 705453.00 |
| 2 | ELECTRICAL EQUIPMENT | 290585.00 | 0.00 | 0.00 | 290585.00 |
| 3 | VEHICLE | 321676.00 | 0.00 | 0.00 | 321676.00 |
| 4 | FURNITURE & FIXTURE | 187465.00 | 0.00 | 0.00 | 187465.00 |
| 5 | CYCLE | 22070.00 | 0.00 | 0.00 | 22070.00 |
| 6 | CAMERA | 75100.00 | 0.00 | 0.00 | 75100.00 |
| 7 | PROJECTOR | 36400.00 | 0.00 | 0.00 | 36400.00 |
| | TOTAL | 1638749.00 | 0.00 | 0.00 | 1638749.00 |



AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI**

FOREIGN ACCOUNT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>EXPENDITURE</u> | <u>₹</u> | <u>INCOME</u> | <u>₹</u> |
|---|-------------------|---|-------------------|
| TO GENDER TRANSFORMATIVE PROCESSES IN - LIVELIHOOD PROGRAMME | 3237644.00 | BY GRANT RECEIVED | 2360200.00 |
| TO BANK CHARGES | 2152.61 | BY BANK INTEREST - SAVING | 62315.00 |
| TO SALARY & HONORARIUM | 357000.00 | | |
| TO AUDIT & PROFESSIONAL FEES | 21240.00 | | |
| TO PRINTING & STATIONERY | 52469.00 | | |
| TO VEHICLE FUEL & MAINTENANCE | 400.00 | | |
| TO POSTAGE & TELEPHONE | 6373.00 | | |
| TO TRAVELLING & CONVEYANCE | 10443.00 | | |
| TO COMPUTER MAINTENANCE | 5200.00 | | |
| TO OFFICE RENT & MAINTENANCE | 122999.00 | | |
| TO ELECTRICITY & WATER CHARGES | 6940.00 | | |
| TO PROVIDENT FUND | 1548.00 | | |
| TO STAFF WELFARE EXPENSES | 11412.00 | | |
| | | BY EXCESS OF EXPENDITURE OVER INCOME | 1413305.61 |
| | <u>3835820.61</u> | | <u>3835820.61</u> |

AS PER OUR REPORT OF EVEN DATE

FOR PARIHAR AND SONPAR
CHARTERED ACCOUNTANTS
FIRM REG NO 002963c

JUZER HUSSAIN
PARTNER
MEMBERSHIP NO 413110
UDIN - 24413110BKBNCL5757
PLACE : BHOPAL
DATED : 20th AUGUST, 2024



FOR CENTRE FOR ACTION RESEARCH AND MANAGEMENT
IN DEVELOPING ATTITUDES, KNOWLEDGE AND SKILLS
IN HUMAN RESOURCES - (CARM-DAKSH)

CHAIRPERSON

AUDIT REPORT



**CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING
ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCES (CARM-DAKSH)
D-31, ANAND NIKETAN- NEW DELHI**

FOREIGN ACCOUNT

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

| <u>RECEIPTS</u> | ₹ | ₹ | <u>PAYMENTS</u> | ₹ | ₹ |
|------------------------------------|------------|-------------------|--|------------|-------------------|
| TO OPENING CASH AND | | | BY EXPENDITURE DURING THE YEAR | | |
| <u>BANK BALANCE</u> | | | <u>PROGRAMME EXPENSES</u> | | |
| CASH IN HAND | 571.00 | | GENDER TRANSFORMATIVE PROCESSES IN - LIVELIHOOD PROGRAMME | 3237644.00 | |
| STATE BANK OF INDIA - 40068453896 | 1121475.40 | | <u>ADMINISTRATIVE EXPENSES</u> | | |
| STATE BANK OF INDIA - 53020640228 | 620835.36 | | BANK CHARGES | 2152.61 | |
| AXIS BANK - 912010049717629 | 175840.10 | | SALARY & HONORARIUM | 357000.00 | |
| AXIS BANK - 912010059523142 | 150258.97 | | AUDIT & PROFESSIONAL FEES | 21240.00 | |
| AXIS BANK - 916010015886328 | 694427.60 | 2763408.43 | PRINTING & STATIONERY | 52469.00 | |
| | | | VEHICLE FUEL & MAINTENANCE | 400.00 | |
| | | | POSTAGE & TELEPHONE | 6373.00 | |
| TO INCOME DURING THE YEAR | | | TRAVELLING & CONVEYANCE | 10443.00 | |
| GRANT RECEIVED | 2360200.00 | | COMPUTER MAINTENANCE | 5200.00 | |
| (SCHEDULE -1) | | | OFFICE RENT & MAINTENANCE | 122999.00 | |
| BANK INTEREST - SAVING | 62315.00 | 2422515.00 | ELECTRICITY & WATER CHARGES | 6940.00 | |
| | | | PROVIDENT FUND | 1548.00 | |
| TO STAFF SECURITY DEPOSIT RECEIVED | | 31650.00 | STAFF WELFARE EXPENSES | 11412.00 | 3835820.61 |
| TO TAX DEDUCTED AT SOURCE PAYABLE | | 12459.00 | | | |
| TO EMPLOYEE PROVIDENT FUND PAYABLE | | 1548.00 | | | |
| | | | BY STAFF SECURITY DEPOSIT PAID | | 13500.00 |
| | | | BY CLOSING CASH AND | | |
| | | | <u>BANK BALANCE</u> | | |
| | | | CASH IN HAND | 21884.00 | |
| | | | STATE BANK OF INDIA - 40068453896 | 390705.40 | |
| | | | STATE BANK OF INDIA - 53020640228 | 435513.36 | |
| | | | AXIS BANK - 912010049717629 | 207286.14 | |
| | | | AXIS BANK - 912010059523142 | 154829.97 | |
| | | | AXIS BANK - 916010015886328 | 172040.95 | 1382259.82 |
| | | | | | |
| | | <u>5231580.43</u> | | | <u>5231580.43</u> |

WE HAVE EXAMINED THE ABOVE RECEIPT AND PAYMENT ACCOUNT OF CENTRE FOR ACTION RESEARCH AND MANAGEMENT IN DEVELOPING ATTITUDE, KNOWLEDGE AND SKILLS IN HUMAN RESOURCE, (CARM-DAKSH) - FOREIGN ACCOUNT WITH THE BOOKS AND VOUCHERS AS MAINTAINED BY THEM AND AS PER THE INFORMATION AND EXPLANATION GIVEN TO US AND TO THE BEST OF OUR KNOWLEDGE & BELIEF, WE CERTIFY THE SAID ACCOUNT TO BE TRUE & FAIR.

PLACE : BHOPAL
DATED : 20th AUGUST, 2024

BY THE HAND OF

JUZER HUSSAIN
PARTNER
UDIN - 24413110BKBNCL5757



AUDIT REPORT



(SCHEDULE - 1)

GRANT IN AID (FOREIGN ACCOUNT)

| SR. NO. | NAME OF THE DONOR | AMOUNT |
|------------|---------------------------|-------------------|
| 1 | PAULI. HAMILYN FOUNDATION | 2360200.00 |
| | TOTAL | <u>2360200.00</u> |



Our Donors

Centre for Action
 Research &
 Management in
 Developing
 Attitudes,
 Knowledge & Skills
 in Human Resources



BRLF Bharat Rural Livelihoods Foundation
 An independent society set up by the Government of India to upscale
 civil society action in partnership with Government



**Azim Premji
 Foundation**



phf Paul Hamlyn
 Foundation



nabfin

Balancing Business with Inclusion



Thank You!

-Team CARM-DAKSH

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CARM-DAKSH

Centre for Action
Research &
Management for
Developing
Attitudes,
Knowledge & Skills
in Human Resources