

CENTRE FOR ALL ROUND DEVELOPMENT (CARD)

Annual Activity Report

2022-2023



➤ Registered Office: –At + P.O.- Waini, Pusa Road,
Dist. – Samastipur, Bihar, PIN – 848131

Centre For All Round Development (CARD) is an active and acclaimed NGO working in the field of education, vocational training, livelihood, disaster management, flood relief, sanitation and health, empowerment of women and the other marginalized groups in the society. At present organization is working in Samastipur and Arraria district of Bihar. It was established on the Mahatma Gandhi Jayanti Day of the Year 2002.

In this short span of activities, the CARD has gained the confidence of the various funding agencies such as UNICEF, Aide-et-Action, DFID, Action Aid association, Nomi Network, Heifer International and the State Government Departments.

CARD has adopted Participatory management involving various stakeholders. Its 7 Members executive committee's regularly and actively monitors the functioning of the organization. Their expertise and experience of various fields help the organization in enhancing the quality of project implementation.

Our Mission: To strengthen the social, Economical & Educational changes of poor, Dalit & marginalize communities and farmers, to ensure that they live with self- esteem and respectful life.

[Some of the important events that happened during the last one year , which we have shown below:\(From April,2022 to March 2023\)](#)

Heifer International

Women Empowerment & Social Capital building:

Women Empowerment has also been the major issue in the case of rural areas samastipur, Darbhanga & other district of Bihar, So during the period Total 181 SHG Samastipur, Kalyanpur Block & 129 SHG Darbhanga intervention field has been formed in the whole intervention area. The objective of the formation of SHG is to enhance in group within the members of the group through promotion of goat rearing, improved agriculture and BVP. So that they can increase their Income as well as the change their life style. So keeping this in mind, the organization formed 11 Project management committee (PMC) at community level & also formed One Project Implementation management committee (PIMC) at block level supported by CARD ,Heifer , PRI and block level stakeholders, so that they are regularly addressing through organization for organizing village level awareness camp and ensure that the community participates the Gram- Sabha in which they can place their village / tola level issues like road ,community toilets, street light and other and demand for resolve it.



Community agro-vet Entrepreneur (CAVE): As another good initiative, during the year 20 Community agro-vet entrepreneurs has been selected & trained by CARD /Heifer under BSLD project. This step for Women Empowerment as well as taking care of animal well being. They has been given training for vaccination, De-worming ,Castration & first aid, and they has been working in 3 to 5 villages at the community level with low fees.



Description of the activities by CAVE during the year:

Activities	Samastipur	Darbhanga
Castration	223	338
De-Worming(Livestock)	2328	1664
Treatment	2158	1387
Vaccination(Livestock)	550	-
Vaccination(BYP)	260	-

Activities completed by SHG members:

- ***SHG Formation:*** Total target of 400 SHG formation. Out of 310 SHG formation 293 Account has been opened of SHGs in different Banks.
- ***SHG savings:*** During the year Total SHG savings is 3797603 (INR)
- ***SHG inter loaning:*** The SHG savings is more helpful for the members of the groups. The intermediate need of the members has been short-out through the group deposit. Total amount of SHG inter loaning is 4923710 (INR). The most interesting things, they have taken SHG inter loan 3351212 (INR) for Income generation activities.

Imparting SHG Trainings: During the year Total SHG training imparted by CARD/ HPI for SHG management, Improved Agriculture & animal management and to build Social capital.

SHG management: During the year Total SHG management training imparted at Samastipur field 1480 & 560 Darbhanga field. After the training, members has develop the habit of savings & intermediate need of the members has been doing through the group deposit. Now, they are Getting rid of moneylender and increasing their accumulated capital with small savings. In the SHG meeting they are Discussing on the problems of the village/tola , in the SHG meetings they are making a plan for its settlement. Leadership skill are being developed among the SHGs, so it can be said that the communities are moving forward by proper group management.

12 Cornerstone: During the year 12 Cornerstone training imparted 660 Darbhanga & 1640 Samastipur. Now increasing in the SHGs feeling of mutual trust and mutual help among the members. Being prepared to help each other with accountability. Savings and meetings on the fixed time. By getting

IAM session they are constructed IAM based Goat shed, proper care of the animals and also getting regular vaccination & De-worming of their animals. Now by the SHG members has been start for the sustainable Income IAM based goat rearing ,share cropping and adopting SWI / SRI methods in the agriculture activities.

Improved Animal management: Total of 1640 families Samastipur & 520 families Darbhanga received the training of Improved Animal management supported by Heifer project International India. after the training the community constructed 240 IAM based goat shed & doing proper care of their animals. Now the mortality rate of the animals are reducing due to regular vaccination & De-worming. So it is a big impact of the training.

Improved Agriculture management: During the year Improved Agriculture management training imparted among 700 families & also get 1240 kitchen garden management samastipur and 700 Darbhanga . with support of Heifer project at the Darbhanga field 1 unit share cropping and wheat farming by SWI 1.46 ace & 22.46 acre advance method ,CARD has initiate the chemical free farming and also SWI/SRI, Vegetable farming , share cropping among the community So that they have good health & good price for their produce . Now most of Farmers using self made organic manure & using in the farming as well as each SHG families has an organic Kitchen /Nutrition Garden.

Gender & Justice: During the year Gender & Justice training imparted among 900 families for gender equality & Women Empowerment, So that women's participation can increase in the society and they can get & equal education, nutrition & rights.

Disaster Risk Reduction: During the year we have imparted Disaster Risk Reduction training among 100 families, So that to develop understanding and develop awareness during the time of Disaster and the can protect their life and livestock.



Animal Health Camp:

The mission initiated by CARD Samastipur Heifer Project, with Animal Husbandry Department Kalyanpur Block for Animal Health Camp During the financial year 2022-23 total organized 13 health camp in 13 villages same as at darbhanga field 8 health organized at 8 villages. At the Health camp, preventive measures like health checkup, Vaccination, De-worming, castration and treatment done. The community highly appreciated to AHD, Heifer & CARD for the free health services.

Services provided though Animal Health Camp:

- De-worming
- Vaccination
- Castration
- Treatment



Grant /Support / Bank Loan:

Collaboration with the Heifer& other stakeholders, we have supported the SHGs/ community which is below:

Grant /Support/Bank Loan	Unit for Samastipur	Unit for Darbhanga	Remarks
JLG / Goatery loan	48/ 240 families @20,000 each family	-	CANERA BANK
Enterprise fund for Gotery	400 families @10,000	400 families@10,000	Heifer
Goat Entrepreneur	2@50,000	1@50,000	Heifer
Poultry Entrepreneur	1@50,000	-	Heifer
Poultry feed	13 families	-	KVK , Birauli
Roster(BYP)	13 families	-	KVK , Birauli
Kitchen Garden	533 families	500 families	Heifer
Fodder Plant	6882 Plant	-	Community contribution
Azola tank	73 families	-	Community contribution

Goat Shed Construction & Goat Purchased: During the year total supported by CARD, CANERA Bank & HPI. As per guideline total 240 at samastipur field and 39 Darbhanga IAM based Goat Shed construction completed by SHG members during the year through Goat loan/ JLG support & community contribution (CALF-3), as well as 870 goat (Breeding Doe) purchased and also purchased Goat Insurance their goats by the SHG members.



Plantation:

Collaboration with the CARD / Heifer and PMCs the SHG member planted tree during the year total 6882 sapling of Subabul ,Mulberry & drum-stick . In the day to day life of human beings animals and in the protecting the environment, and 2nd purpose for regular availability of animal feed.



NOMI NETWORK:

CARD is partner of NOMI NETWORK, an US based, international agency with the objective of Creating Economic Opportunity for poor and vulnerable women.

The objective of the project to act as a catalyst for bringing about social, economic and legal empowerment of girls and women belonging to the underprivileged sections of society through intervention in the areas like legal rights, economical initiative, skill building, micro-enterprises, entrepreneurship development and health.

In first phase 50 beneficiaries have been selected with the minimum educational qualification 10th pass and reading skill. Minimum age required 18th and above. 3 months session have been started with the beneficiaries to provide 80% life skill and 20% technical skill training.

The objective of life skill training is as under:

1. Basic hygiene
2. Time Management
3. Money management
4. Communication
5. Confidence building
6. Critical thinking skill
7. Team building
8. Problem solving

Technical skill trainings were based on these components:

1. Measuring
2. Basic stitching
3. Basic pattern
4. Basic business concept
5. Creative exercise

The organization has provided sector – specific technical skill that are marketable and needed in community. This phase was of three months. It is provided in the office premises through our staff trainer.

After successful completion of first phase the beneficiaries have chosen this type of trade for their next training.

1. Computer application
2. Cutting
3. Tailoring
4. Beautician

For the second phase training the trainees were associated to PMKVY and other agency of Govt. for their comprehensive knowledge and certificate.

In this period 2 batches consisting 100 beneficiaries have completed their training. In this period, we have provided employment to 30 beneficiaries in various sector. Our trained and committed volunteers have identified various employer partner and regular in touch with them.

The organization has also organized time to time special events during training period.

Which are as follows: -

Adolescent Girls Empowerment Program (AGEP) Graduation Ceremony conducted on 28th February 2023 at Center for All Round Development (CARD), Forbesganj with the partnership of Nomi Network.

Around 75 people were participated the Graduation Ceremony. Mr. Animesh Kumar, Director & Principal of Cute Kids School and Dr. Neha Raj, Gynecologist were the chief guest. Mr. Pramod Nag from Nomi and Director Mr. Paras Nath Singh (CARD), Director were also present. The purpose of the program to celebrate the Graduation Ceremony and announce the project (WFD & AGEP) closer between CARD and Nomi is 31st March 2023.



The program started with a welcome song by AGs.

Miss. Juhi Kumari, Trainer Cum Community Coordinator (TCC) was the Master of ceremonies (MC) of the program. She shared “the AGEP started on October 2021. The AGs learnt different modules like “life skills, health hygiene, mental health, child rights, finance based & career based modules”. The AGs also attended few online sessions. Apart from this we have also conducted some additional activities and events for them. Along with this, we did many community based awareness program with the AGs. In this project we observation, the purpose of this project has been fulfilled to a great extent. Maximum of the girls, with whom we have worked have become more disciplined and confidence have been developed. Along with their knowledge, their communication skills have developed, their hesitation have been reduced, they have become self-aware. We have also felt a change in their parents’ attitude. Now they have started supporting their children (AGs).



The guests encouraged the AGs and wished them all the best. Dr. Neha Raj, Gynecologist shared that she will give free treatment to AGs.

On be half of Nomi, Mr. Pramod Nag participated in the program. He shared “the fabulous journey we had with CARD. Why did we feel the need to close the project? Announced the official closer date 31st March 2023. Anything related to this project Nomi will no more responsible after the official closer date. Wished them all the best and success for their future.

Mr. Paras Nath Singh, CARD IP shared his experience with Nomi since April 2019. It was a memorable journey. He shared the official closer date with Nomi is on 31st March 2023. He thanked Nomi for their partnership and support. He wished AGs, their parents and WFD women all the best for their future.

Rupa Sharma, one AG and Choti Kumari (one AG’s mother), her name is Punam Devi shared their experience during the graduation ceremony. We have taken AGs testimonies through video recording. It is clearly visible what they had learned.

Prizes were given to the best performers of AGs like “Star AG award, Academic Award, Kind classmate Award, Outstanding Improvement Award, Happy Everyday Award, Peers and Appreciations Award”.

It was a memorable moment for the whole team members and adolescent girls. Everyone has been waiting for this day for a whole year.



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The Vision is **"Creating a world without slavery where every girl can know their full potential"**. Our community with whom we work is very sensitive. Here women do not have the right to make their own decisions, because women here are illiterate. Also our area is nearest to the Nepal border and also a flood-affected area and lack of opportunity. Families were migrated in search of better opportunity therefore, the problem of migration and trafficking is very high. Child marriage, child labor, trafficking are common issues here. Keeping this view in mind the project has started to reduce the risk which girls and women face. we do capacity building of our girls. They have been informed about their rights, their health, importance of education, knowledge of finance and also have given them vocational knowledge So that they can grow and become self-dependent. Keeping the problems in mind, we have spread awareness in the community by doing street plays and campaigns also.

The purpose of our project was to empower girls. This Project of AGEP in which we have surveyed more than 100 adolescent girls. Out of them we selected a total of 60 adolescent girls and took this project forward.

We designed different modules for these girls. The AGs learnt different modules like," life skills, health hygiene, child rights, finance based & career based modules. Along with all these things we also planned a mental health day session monthly basis, which was given through an online medium.



Apart from this we have also planned some additional activities and events for them like **"National Girl child day, Menstrual Hygiene day, Earth Day, sports day"** etc. Along with this, we also did many **community based awareness program** like ie. **"wall painting, Child Labour day, Nukkad Natak, World against trafficking day"** program etc. together with girls. We did some **school awareness program** on, **"Child Rights, Child marriage"** etc.

Earth Day Event: During “Earth day Event” spread awareness about the environment and how to protect our environment and how to protect our health. Also spread awareness about Earth day and uses of waste material, how to keep the earth clean. AG's were very interested in the program and they had learnt how to change their daily life with eco-friendly items. They have known about which things polluted our environment and how to save the environment..



Mental Health Day: Every month we conduct a “Mental Health Day” session for our girls, through an online medium. In which we used to provide an opportunity to the girls to get out their hesitation by reaching their heart. We used to give open space to girls in which they could know themselves and understand their own reflection. Girls used to express their feelings. We used to provide them with a new lesson every month like “Our Esteem, Our Emotions, Anger management, Critical thinking, Decision making, empathy, Gratitude. During this session, girls used to learn good things while doing fun activities. These sessions were very important for the girls and also girls enjoyed and learnt a lot from these sessions.



Menstruation Health and Hygiene day : During “Menstruation Health and Hygiene day” spread awareness about Menstruation Health and Hygiene. AGS were able to know why periods happen and what are the reasons for irregular periods or late periods. AGS also know the most established communication in their family related problem. AGs enjoyed the programme and they were able to know how to clean herself in menstruation time. Bracelet activity was very interesting.



Anti Child Labour day event : During “Anti Child Labour day event “ spread awareness about child labour issues, education and scholarship scheme AGs carefully listening about child labour and when AGs saw NUKKAD NATAK they feel very happy and through NUKKAD NATAK AGs learn new thing they encouraged to generate an environment for children to grow and live a dignified life & also to fight against child labour in our society .



During “**Sports Day event**” Mother and AGs are so happy to be a part of this event and they want a mother's Sports day. They learned that sports improve physical and mental health as well as discipline.



School Awareness program : During “School Awareness program” our theme was Child Right and Stakeholders & also on Child marriage. In this program we covered a school of approximately 350 girls. School staff and girls gave a very positive response to us and some girls are curious to know about our program and ask questions.

chai pe charcha : We hold a program “chai pe charcha” every month with AGs parents in which we talk about the current status of our AGs , the running program and the program for the coming days, its purpose and benefits.



Home Visits: We used to do “home visits” of our AGs every month to know their actual condition. We also used to do individual counseling of our AG so that by examining their mentality, we could give them the right direction and pathway.



We also used to give incentives to our AGs in the form of stipends for their travel expenses and also we used to give menstrual hygiene kits to all of our AGs.

In this project observation, we found that the purpose of this project has been fulfilled to a great extent. Most of the girls with whom we have worked have become more disciplined, confident. Along with their knowledge, their communication skills have developed, their hesitation have been reduced, they have become self-aware. Along with our girls, we have also felt a change in their Parents. Now they have started supporting their children, to come slowly from their old thoughts.





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Thanking you

