

CENTRE FOR ALL ROUND DEVELOPMENT (CARD)

Annual Activity Report

2023-2024



- Registered Office: –At + P.O.- Waini, Pusa Road,
Dist. – Samastipur, Bihar, PIN – 848131
- Administrative Office – INDRADEO PATH, East of RNAR College,
Dist. – Samastipur. PIN – 848101

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 Darbhanga 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 stake holders. 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,2023 to March 2024)

Heifer International

Women Empowerment & Social Capital building:

- On Earth day dated 22.04.2024, under the joint aegis of CARD Darbhanga and Heifer International India, Mr. Vipin Bihari Sinha (District Agriculture Officer, Darbhanga) and Mr. Neeraj Kumar (Shri Deputy Director,) as the chief guests on the Earth Day program among SHG farmers under the BSLD project. District Horticulture Department, Darbhanga) while addressing SHG farmers with plantation in Shyampur village under Alinagar block of BSLD project area in presence of Mr. Ajani Harsh , Mr. Karunesh Sukla from Heifer & Mr. Paras Nath Singh with CARD /BSLD team along with BSLD farmers.



Women Empowerment has also been the major issue in the case of rural areas samastipur & Darbhanga district of Bihar, So during the period Total 200 SHG Samastipur, Kalyanpur Block & 500 SHG Darbhanga intervention field has been formed in the whole intervention area. The



objective of the formation of SHG is to in hence in group within the members of the group through promotion of goat rearing, improved agriculture and BYP. So that they are increase their Income as well as the change their life style. So keeping this in mind, the organization formed 28 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 regular addressing through organization for organizing village level awareness camp and insure 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 30 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	253	436
De-Worming(Livestock)	3324	2564
Treatment	3158	1987
Vaccination(Livestock)	580	660
Vaccination(BYP)	120	310

Activities completed by SHG members:

- **SHG Formation:** Total target of 700 SHG formation. Out of 700 SHG formation 700 Account has been opened of SHGs in different Banks.
- **SHG savings:** During the year Total SHG savings is 5798603 (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 6923415 (INR). The most interesting things, they have taken SHG inter loan 5354214 (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 4000 & 3960 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 skills 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 3960 Darbhanga & 4000 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 4000 families Samastipur & 3520 families Darbhanga received the training of Improved Animal management supported by Heifer project International India. After the training the community constructed 1840 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 1200 families & also get 1820 kitchen garden management samastipur and 900 Darbhanga. With support of Heifer project at the Darbhanga field 1 unit share cropping and wheat farming by SWI & SWI 32646 acre advance method, CARD has initiated 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 8500 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 4600 families, so that to develop understanding and develop awareness during the time of Disaster and they 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 2023-24 total organized 18 health camp in 12 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 through 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.

- On Earth Day We have Farming /plantation of animal fodder (mulberry, Napier) in the project area was done at SHG level on 9 kaththa community land through project support.
- In the month, 74 goats were pass on to 74 (POG)SHG families by OG families in various GPs of the project area, thus 56 families will get support in increasing their livelihood.



- Operation of agricultural equipment under KFPCL Custom Hiring Center provided service of harvesting to the farmers of the project area and along with this, harvesting of 30.27 acres of crop was completed, and the FPO got a net profit of Rs 35,036.



- SHG Training imparted in this period



- We have a meeting held with the community & Field team (CFs) regarding the care and protection of crops and animals from extreme heat waves, along with the presence of the Heifer PO Mr. Karunesh Sukla.



- After a meeting with the District Agriculture Officer regarding the grant given by the Agriculture Department to



the farmers in the cultivation of millets and mushrooms, an application was made to the Kiratpur Block Agriculture Officer for grant to cultivate 13 acres of Madua crop.

- According to the report received from the field, till now farming has been completed in 14 acres in the project area.



Fodder Management:

- In the month of July, we have distributed 12650 green fodder plants among the BSLD SHG families for green fodder management in which drumstick and, mulberry & Subabul plants were distributed which were purchase from the Project budget. Also 1500 Australian napier grass roots have been planted, which was received from KVK Sukhet (Jhanjharpur)



- Enterprise fund support @ 10,000 each family to 154 SHG members for Goat farming, so that they can increase her livelihood.



- 2 FPO NISHANATH FARMER PRODUCER CO. LTD (Gaura-Bauram blok) & ANUSHMITA FARMER PRODUCER CO.LTD. (Alinagar block) registered for the BSLD farmers

- During the period the SHG Members was KG seeds POG to 764 Families, and also 33 members get pass on money @ 10,000 per member through Enterprise fund supported members for goat farming, so that they can increase her income.

Agri activities:

- Zero tillage Potato Farming -1.5 katha
- Mushroom Farming - 8 farmers
- Red Lentil (Masur Dal) Farming -27 farmers in 21.81 Acre
- Wheat sowing is going on, it has not completed yet.
- 8-unit KG seed nurseries have been established with the support of the Heifer supported BSLD project. So that they were established as an entrepreneur.
- 16 unit share cropping support to 16 farmers for kharif season for paddy farming @2500 each farmers total 40,000/- through BSLD project.



Farmer field School Activity/ training:

- **Crop system:**
 - A. Plough the field for Dhaincha or Mung crop (Demo plot) before farming.
 - B. Paddy crop is grown using SRI method.
 - C. Vermi compost, liquid organic fertilizer and pesticides are used.
 - D. Next crop is selected keeping in mind the crop cycle.
 - E. Training for adopting SRI/SWI/Zero tillage method for higher yield.
- **Trainings:**
 - A. SRI/SWI/Zero Tillage.
 - B. Toxic free Improved vegetable farming and nutrition value.
 - C. Training on crop system & crop cycle.
 - D. Training on crop disease/ fertilizer /pest management.

Outcomes:

The understanding of the farmers is increasing and farmers are excited about improved farming do to FFS & crop result.

Challenges:

Limited knowledge of Climate Smart Agriculture (CSA) at farmer level , Low land, Flood prone area & most of farmers are landless.

KFPCL Activities:

AGM:

- In this month the Annual General Meeting of our FPO KFPCL was held on 29.09.24, in which the annual accounts, advance business plan, pass 3, agricultural machinery operation / management / seed business etc. were discussed and decided.



Sales & Business Activities:

Description	Quantity	Amt (INR)	Service Charge (INR)
Paddy Seed	2100 .kg	191055	19497
Goat Sales (M)	510 Goat	1718600	51836
Wheat seed	26.96 Metric ton	1189610	26703
Pick -up		58000	28000
coconut		108996	1810



SHG Trainings:

S/No.	Type of Trainings	Unit	No. of farmers trained
1	SHG MANAGEMENT	7360	7360
2	CORNER STONE	7140	7140
3	IMPROVED GOAT MANAGEMENT	7000	7000
4	GENDER & JUSTICE	6060	6060
5	KITCHEN GARDEN	2300	2300
6	IMPROVED AGRICULTURE MANAGEMENT	5120	5120
7	CMDRR TRAINING	2880	2880
8	WASH	3760	3760
9	BYP MANAGEMENT	1460	1460
11	PRE-COOPERATIVE	1620	1620
12	LEGS	500	500
13	SRI/SWI	780	780
14	FAMILY LEVEL BUSINESS PLAN	4560	4560





Leverage

resource:



Description	No. of farmers	Support	LR types	Bank
Mushroom seed (through Horticulture Dpt) per unit price Rs.60 (400 Pac)	400	24,000	B-2	
Wheat seed -1640 KG (trough Block Agri Dpt.)	32	47,560	B-2	
Masur dal seed -240 KG (trough Block Agri Dpt.)	27	7,500	B-2	
Community contribution (SHG Inter loaning & Trainings)		269168	B-3	
TOTAL:		3,48,228		

Loan support:

- With the support of UBGB Bank, 6 BSLD farmers get support term loan @ 20000/- Rs. 120000/- and 4 BSLD farmers gets the benefit of KCC (AH) Loan of Rs. 172000/- for Goat farming & Per farmer Rs. 43000 under BSLD Project, for goat farming. It is known that the beneficiaries received the cheque of this loan from the hands of honorable central finance minister Smt. Nirmala Sitaraman on 23th nov2024 at Darbbhanga visit on Credit out rich program.



Thanking you

