We help those who help themselves. We focus on those who are in last.

Annual Progress Report 2012-13

We visualize a peaceful and developed society where everyone gets equal opportunities to live and sustain happily.

Bureau of Obligate and Accompanier for Rural Development (BOARD)

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Dear Friends and Well Wishers,

Greetings from BOARD!

It is my pleasure to present the Annual Progress Report-2013 of BOARD. As has been in the past, the year too was full of significant initiatives and innovative approaches for enhancing the true participation of our stakeholders with improved collaborations in the development sector. BOARD has made gigantic strides since its inception and is continuously marching ahead each year that is more eventful than the previous year. It is our privilege to share with you some of our recent experiences, challenges and achievements. From our humble beginning with few villages, we have continued to play the role of a catalyst in mobilizing and empowering the marginalized communities through wide range of the programs & activities to address the root causes of poverty, deprivation, exploitation and abuse that hamper the realization of their true development. From the marginalized beneficiary in remote village to the People’s organizations, we see the beginning of transformational changes taking shape as our beneficiaries started walking with renewed purpose and vigor.

During the year, BOARD has made commendable efforts for the promotion of basic human rights and sustainable rural livelihoods in Bihar. The efforts made by BOARD through different interventions like meeting, training, advocacy, impact assessment and consultative dialogues have opened up yet another chapter of unmatched success in the field of socio-economic development of the poor and marginalized sections like Dalits, Mahadalits, Backward Castes and Minorities in Bihar. The year 2012-2013 was a successful year for us and this annual report outlines our progress on different issues like Community Development, HIV/AIDS Awareness & Prevention, Child Rights & Protection, SHGs & Women Empowerment, Self-Employment Training, Disabled Rights, Sustainable Agriculture Practices, Environment Conservation and others. Now a day, challenges like climate change, water crisis, natural disasters and food shortages are posing serious threats to the humanity as well. With its limited resources and financial means, BOARD has been constantly working in this direction too.

As always, the challenges have been many, but as our vision gets transformed to veracity, many hurdles are watered down. We would not be reporting such progress without the unfailing support and contributions of our donors, friends and well wishers. I would like to take this opportunity to express our heartfelt gratitude to our donors and supporters like Tzedek, UK, District Rural Development Authority (DRDA), Patna, Govt. of Bihar, Samhita Social Ventures, Mumbai, US Consulate General, Mumbai, International Center for Research on Women (ICRW), New Delhi and We Can, U.S., whose financial & technical guidance made us to realize our vision and mission in a realistic manner.

At last, we express heartfelt gratitude to all the members of our General Body for their guidance & consistent support and to our team of staffs, volunteers, representatives of PRIs & SHGs and concerned block and district level officials whose active involvement and commitment made us able to implement all our programs successfully.

Sincerely,

Naresh Chandra Verma
Managing Director
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Bihar at a Glance
Bihar, the ancient land of Buddha, has witnessed golden period of Indian history. It is the same land where the seeds of the first republic were sown and which cultivated the first crop of democracy. Such fertile is the soil that has given birth to innumerable intellectuals which spread the light of knowledge and wisdom not only in the country but in the whole world. The state has its capital at Patna, which is situated on the bank of the holy river Ganga. The state as it is today has been shaped from its partition from the province of Bengal in year 1912 and most recently after the separation of the tribal southern region now called Jharkhand.

For its geographical location, natural beauty, mythological and historical importance, Bihar feels proud of the assets it has been gifted by time. And for its moral contributions in the fields of arts-literature, religion & spiritualism, it knows no competitors centuries old stories related to this land are told even today. The state is the same kingdom, which once upon a time ruled the country as well as the neighboring countries. Many great rulers have lived here and it fills us with a sense of pride when we think of Bihar as the 'Karmabhumi' of Buddha and Mahavir. Bihar, to liven up the glorious tale of which land, words fall short.

Genesis
BOARD was established in 29th November, 1995 under the Trust Act by a group of social workers and dedicated professionals to promote people-centered development. After the registration, BOARD started with the formation of women's Self-Help Groups (SHGs) and promoting livelihood skills for adolescents with equal representation of the people of all corner of the society in it. In the course of time, we developed separate wings of youth, women, Adolescents, disabled and marginal farmers to address their appropriate needs. In the meantime, we also carried massive awareness generation programs (AGPs), which were followed by other pro-poor development activities with the able support of the local communities, administration and donor agencies.

Vision
BOARD wants to promote and propagate for the creation of discrimination less, logical and balanced society, so that the poor section of the society will share the benefit of development equally.

Mission
BOARD wants to promote people-centered development with focus on underserved and marginalized individuals and communities through participatory processes to claim, and re-claim, their human rights i.e. right to life, to a life with dignity, to food, to land and livelihood.

LEGAL STATUS
- PAN AAATB6075G.

OUR NETWORK
- Samhita Social Ventures, Mumbai
- US Consulate General, Mumbai
- International Center for Research on Women (ICRW), N Delhi
- Lutheran World Relief, Washington, D.C.
- We Can, U.S
- Sa-Dhan, New Delhi
- MicroSave, Lucknow (U.P)
- Voluntary Action Network of India, New Delhi
- Bihar Voluntary Health Association, Patna
- Interfaith Youth Core (IFYC), Chicago

CURRENT DONOR/SUPPORTER
- Tzedek, UK
- District Rural Development Authority (DRDA), Patna, Govt. of Bihar
- Samhita Social Ventures, Mumbai
- US Consulate General, Mumbai
- D V V, Germany
- Sevainfo, Pune
- CENCORED, Patna
- ADRI, Patna, Bihar
- Local Community

Annual Report 2012-13
**Strategies:**
To empower, ensure and facilitate the powerless and marginalized people and making their access easier for the maximum use of local resources and their utmost utilization. The strategy is such that these people should actively involve in the process of program planning, implementation and monitoring.

**Stakeholders:**
Women, Children, Adolescent, PLWDs and PLHAs of the marginalized and excluded groups

**Thematic Thrust:**
The programmatic thrust is covered under the following three overarching themes;
- Promotion of basic human rights
- Livelihood
- Local Self-Governance

**Core Values:**
Our core values are;
- Participatory Development Approach
- Mutual Sharing of Ideas and Information
- Faith on Knowledge and Capacities of Marginalized

**Major Objectives:**
- To make the efforts to eliminate superstition, illiteracy, exploitation, poverty and injustice from the society.
- To work for integrated rural development programs and provide support services for social & economic upliftment of the villagers.
- To promote health care programs both preventive and curative.
- To generate awareness among the rural community with special emphasis on their rights & duties.
- To safeguard women and curb atrocities such as rape, dowry and violence against them.
- To promote socio-economic progress of the poorest, disabled, helpless, illiterate SC/ST/OBC and weaker sections of the society and promote the scope for creation of growth and strengthening of abilities for their self-reliance.
- To facilitate peoples’ efforts to maintain healthy and hygienic environment and improving their quality of life.
- To provide legal support and secure rights of weaker sections, especially women and children.
- To put capacity based interventions to eradicate poverty, inequality, illiteracy and superstition from the society.
- To facilitate credit support to start income generation activities.
- To promote experimental innovative programs, upgrade rural technologies and undertake pilot projects so that rural poor may get self-employment for their livelihood.
Over the years, the concept of Self-Help Groups (SHGs) has been a proven methodology to address the poverty alleviation and women empowerment issues. To activate this model, micro-credit has been recognized as powerful tools to end the poverty and realization of economic self-dependence. Micro-credit programs extend small loans to poor people through their SHGs for setting up self-employment enterprises that generate income, allowing them to care for themselves and their families. In most cases, micro-credit programs offer a combination of services and resources to their clients in addition to credit for the self-employment, these often include savings facilities, training, networking and peer support. Solutions to the alleviation of poverty lie in generation of self-employment /wage employment opportunities. Such opportunities can be created by bringing at least one member of every BPL family into the fold of SHGs and enhancing access to micro-credit & livelihood support services.

BOARD decided to participate in this national endeavor in the year 2004 by formulating a “Sustainable Livelihood Program (SLP)” on the basis of its own understanding and analysis of the success or failure of poverty eradication projects/programs implemented by government/non-government organizations so far.

BOARD is presently working in Daniawan, Fatuha & Khusrupur blocks of Patna district in Bihar where majority of populations are BPL. Schedule caste (SC), Other backward caste (OBC) and Minorities, who have very low incomes due to marginal or no landholdings. Hence, they have no option left other than engaging themselves as agricultural laborers or in non-farm activities or migrate to urban areas for livelihoods. Food security during non-agriculture season is a problem for these BPL households. Social exclusion and inaccessibility to livelihoods assets like microfinance, skill development and improved inputs/practices for the productivity enhancement, limits their livelihood options resulting into poor quality of life.

**BOARD Strategy for the Program**

I) Financial Inclusion and income generation through Agriculture, Livestock and Handicraft development.

ii) Empowerment through capacity building.

iii) Social development- health, education.

iv) Skill development.

v) Social action initiative.

**Three Pillars of Program**

- Livelihood Improvement
- Microcredit
- Social Action

**Our Guiding Principles**

- Engaging high quality human resources to work at the grassroots level.
- The focus of the work would be on enabling rather than delivery of services.
- Promoting Self-Help Groups as vehicle for female empowerment, access to public and private services, credit institutional, and participation of women in decision making and management of local resources.
- Working as social intermediary for MFI/Public/Private Banks for delivery of efficient and effective financial services.
**PROGRAM IMPLEMENTATION STAGES**

- Entry point Activities.
- Formation of Women’s SHGs.
- Linkage with banks: S.B. Accounts opening.
- Micro-credit availability at door step and very low interest rate for improving existing livelihood options.
- Cash credit to groups only for on-lending to its members.
- Provision of Social Security System: Micro insurance.

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**Situation Analysis of Target BPL Households (SWOT)**

**STRENGTHS**

- High social capital due to presence of NGOs and Women SHGs.
- Willingness to overcome adverse situation.

**WEAKNESSES**

- Lack of access to livelihoods assets like institutional micro credits.
- Low capacity to absorb shocks/hazards/ seasonal variations.
- Low food security & access to social protection schemes/programs.
- Social exclusion as majority belongs to SC/OBC/Minorities resulting in low confidence and self esteem.
- Lack of social networks to fight for their rights/entitlements.
- Non availability of integrated services for livelihood improvements.
- Absence of handholding on long term basis by experts/best practitioners in case of new enterprise/ know-how.

**OPPORTUNITIES**

- Untapped human capital and productive potentials of youth and women.
- Capacity building for productivity enhancement/ diversification in existing livelihood options/ portfolio.
- Building cadre of successful rural entrepreneurs for good effects.
- Empowerment of rural poor specially women.
- Enhanced income and quality of life.

**THREATS**

- Sudden downward swing of economy.
- Enlisting cooperation from market players.
- Sustainability of CBOs.

**Outcomes Achieved**

- Promotion of around 248 Women Self Help Groups having 2546 members and 43 Male SHGs 438 members having by March, 2013.
- Accessibility to drinking water, toilets, Public Delivery Systems and education of all boys and girls in every participating household has improved.
- Productivity of agriculture and livestock promotion improved through usage of better inputs and practices.
- Income of participating households increased.
- Food security of participating households increased.
- Number of Milch animals owned by households increased.
- Number of households having second source of income increased.
All kids/babies vaccinated.
Diversity of food intake by households increased.
Number of children above 5 years of age going to school increased.
Mobility of women improved.
Awareness on rights (e.g. education and health, common property resources etc.) and ability to claim their rights through advocacy, lobbying, participation in the PRIs increased.
Ensured availability of micro credit at door step at cheapest possible rates.
Creating entrepreneurial attitude and opportunity for around 450 households by 2013 by optimizing natural and human resource mobilization.

Case study
Sustainable Agriculture Helps a Poor Woman Move Ahead

Sangita Devi, a 40 year old woman from village Kharbhai in Daniawan block joined the “Anurodh Mahila SHG”, that was initiated by BOARD with the assistance from DRDA, Patna. Initially, her husband was very reluctant about his wife joining the group. Not only did he not like the idea of his wife doing anything besides house work, he was also afraid that the outsiders might run away with their savings. But Sangita Devi had understood that the group members collect and handled their own money and that BOARD was there only to facilitate them.

When she first joined the group in the year 2008, Sangita Devi started with the monthly saving of just Rs. 30/- . After a year, she increased it to Rs.50/- (Fifty) per month.

Being a member of the group, Sangita also received training on sustainable agriculture practices. She also started producing vermin composting and also collected livestock urine and dug. As she had ample compost manure, she stopped using chemical fertilizers in her land such as urea and DAP. Now she is saving nearly Rs. 8,000/- that she, in earlier years, always spent on buying chemical fertilizers.

Using the new found knowledge and savings, Sangita Devi and her husband started vegetable farming in their own land. As the result of using compost manure, their vegetable production increased every season. Now, Sangita Devi is earning around Rs. 10,000/- yearly by the sale of vegetables.

Besides vegetable farming, she also raised a few cattle at that time. Going to the field to collect fodder was a big headache for her, as it consumed a lot of her time (nearly 3 hours each day) that she would have spent more productively on her vegetable farming and other more lucrative tasks. The solution to this headache was however, right there in her backyard. After starting agro-forestry, Sangita Devi realized that she now had enough grass in her own backyard to feed the cattle. By the use of this grass her buffalo’s increased yield of milk. Sangita Devi now also sold milk in the market, earning Rs. 1500/- per month from this.

With this increased income, Sangita Devi has been experiencing positive transformations in her life. She has been able to provide quality education to her children (2 daughters and 2 sons), all of whom are now going to good private schools of the area. She also used the income to renovate her house. Now, Sangita Devi and her husband say they are thankful to BOARD and DRDA, Patna for helping them to live a meaningful and dignified life.
In India, the organization of self-help groups (SHGs), especially for micro-credit and livelihood development programs constitute a widely accepted development strategy for poverty reduction. This strategy is equally shared by the Govt., banks and civil society organizations (CSOs). Accordingly, this intervention has been carried out in different ways by the organizations with different ratio of success and failures. Analysis of such past interventions indicated that success was achieved only in the cases where appropriate care has been taken of.

**An analysis of direct term loan to SHGs:**

- SHGs have to incur lower cost on documentation for obtaining credit.
- SHGs acquiring skills in prioritizing loans, deciding loan amount, terms & condition to its members.
- All members of SHGs have equal opportunity to get loan because repayments made by members who have taken loan earlier, savings and part of interest is used for lending to other needy members. This cycle keeps on moving hence the members who have not get loan yet put social/peer pressure which ensure timely repayment.
- First few loans are always taken by the capable members of the SHGs but once early entry and late entry members observe the process and acquire skills they also come forward and take loan for livelihood improvements.

Above credit delivery mechanism support this empowering process while if some other process is followed, opportunity to entry and late entry members is always denied.

- Group can enhance their capital by recycling the available capital even 1 to 6 times.
- Cost of credit to SHGs/members would be lower.

**BIO-DIVERSITY CONSERVATION AND CLIMATE CHANGE MITIGATION**

Majority of India’s population is rural and they are dependent on agriculture and livestock rearing for livelihoods. In these circumstances, pressure on land for breeding livestock increases daily and in most areas, water resources for irrigation are dwindling. It is important here that rural women may play an important role for the cause. BOARD has a strong belief in the capacity of the rural women. They are always encouraged by us to participate and improve their livelihood resources by developing skills in natural resource management, biodiversity conservation and climate change mitigation. Our strategy on the issue is directed towards:

- Strengthening skills and knowledge of rural women on the issue concerned.
- Organize and motivate them to preserve the environment and improve their sources of livelihood.
- Build capacity of the local community and especially the women to increase their income from animal husbandry and land resources.
- Establish mechanisms to improve cattle health care and productivity.
- Improve credit mechanisms to facilitate the process.
- Create local skills in animal husbandry by training women as para-veterinarians.
- Facilitate institutional linkages with government and other service providers.

In 2012-2013, 20 women were selected as “Community Animal Health Workers” from 10 active SHGs of BOARD in Shahjahanpur Panchayat in Daniawan block of Patna district, Bihar and are successfully working in the field. They were provided regular advices and training regarding vaccination, de-worming and the first aid by BOARD. These Community Animal Health Workers also sell animal feeds and medicines in their villages. More than 200 households in 06 villages were benefited from these services. In the meantime, these activities had increased the confidence of the members of the women SHGs. They are now more proactive and vocal about their concerns on various socio-economic issues and putting pressure on local government for delivery of services.
Board’s intervention in health is based on its understanding that maternal and child health concerns are the root of vicious cycle of poverty that restrains communities from realizing their true potential in Bihar. The organization’s health intervention is centered towards women. Adolescent health is also considered as one of our focus areas as need of this age group is primarily ignored till now. The thrust systems, motivating and capacitating them to serve people better. At the same time, BOARD facilitates to strengthen the voice of the community to demand quality medical services from the govt. institutions. This multi-pronged approach is implemented by self-help group leaders, social workers, youth and adolescent representatives, PRI representatives and Govt. health staffs.

**Awareness and education camps:**

04 awareness camps on adolescent sexual and reproductive health (ASRH) were held covering 212 adolescents in different location of Fatuha, Nagarnausa and Daniawan blocks. Sensitive topics like unwanted pregnancy, unsafe abortion, sexually transmitted diseases and HIV/AIDS were discussed along with how these can be addressed. Mutual respect and equal gender relations were focused on along with the education and service needs of adolescents to enable them to deal positively and responsibility when the question of sexuality arise.

One day education camps were also held in Kariaparsurai, Mosimpur and Fatuha where the participants were peer educators of these Panchayats. They were given orientation by BOARD about their roles & responsibilities for promotion of good health in the area. The topic of discussion was mainly safe motherhood highlighting on ante-natal, natal and post-natal cares.

**SAFE MOTHERHOOD**

BOARD initiated the programs in June to Sept., 2012 to improve health status of women, adolescents and children in 04 Panchayats (Shahjahanpur, Singriawan, Kharbhai & Salalpur) of Daniawan block, 02 Panchayats (Mosimpur & Baikatpur) of Khasurpur block of Patna district and 02 Panchayats (Ariyawan & Nagarnausa) of Nagarnausa block in Nalanda district in Bihar. The goal of the program is to assure safe motherhood and improving child survival rate in the target area along with reduction in mortality & morbidity amongst women and adolescents.

Our strategy for achieving the program goal is as follows-

- **Convergent:** SHGs leaders, teachers, social workers, youth representatives, PRI representatives and Govt. health staffs of the area meet regularly to review health issues and performances.

- **Capacity Building and Behavior Change Communication:** With a view to create a critical mass awareness in the area, skill development in reproductive and child health components were undertaken for 50 traditional birth attendants/ASHA. This group is envisaged as leaders on reproductive and child health issues in the local area who can easily influence other people.

- **Gender Sensitization:** The strategy used was to educate teacher, adolescents and parents by using information communication methods and participatory tools and conversations.

The following activities were undertaken by BOARD under the safe motherhood program in year 2012-13:

**NUTRITION TRAINING**

A three-day training program was organized on recipe preparation, applied nutrition and nutrition management at Primary School, Amanbigha in Daniawan block. The objective of the training was to improve the participants’ knowledge on the preparation of nutritious foods with locally available products. Participants spoke about their food habits and were informed about the benefits and preparation method of Nutrimix.
Two training and orientation programs were held for 50 traditional birth attendants (TBAs). They were provided Dai kits, medicine and advised in details on its usages by Govt. health functionary of Nagarnausa block in Nalanda. Training and orientation inputs were provided on critical aspects of conducting delivery at home including examination, hygiene, receiving the baby and cutting the umbilical cord, recording birth time, breastfeeding, diet management and contraception. It is encouraging to see now for us that the TBAs are performing their task efficiently and were instrumental in spreading the message of safe motherhood in the area. Our regular interactions with TBAs also helped in monitoring of their work and fill the shortcomings if any.

Leaders of self-help group (SHGs) were trained at Shahjahanpur in Daniawan and Mosimpur in Kushrupur blocks on the issue of unsafe motherhood. The participants were divided into groups and asked to ascertain the social and service delivery factors which lead to unsafe motherhood. The results of the group discussion are as follows:

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<th>Service Delivery Factors</th>
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<td>Poverty</td>
<td>Lack of outreach services.</td>
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<td>Female illiteracy and low social status</td>
<td>Lack of adequate number of trained personnel in the locality.</td>
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<td>Early marriage and pregnancy.</td>
<td>Lack of available transportation.</td>
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<td>Lack of support from Male partner.</td>
<td>Uncaring attitude of service providers.</td>
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<td>Malnutrition.</td>
<td>Shortage of medicine supplies, basic equipments etc.</td>
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<td>Harmful traditional practices.</td>
<td>Non-availability of health care personnel.</td>
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<td></td>
<td>Poor skills of health care providers.</td>
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The program was a significant step in building the capacity of SHG women leaders on safe motherhood.

BOARD is working to build an environment of improved reproductive and sexual health of adolescents (ARSH) in its target area. BOARD’s proposed plan to achieve this goal through:

1. Working for information access and knowledge of adolescent (10-19 years) and building up positive environment for appropriate interventions on adolescent’s reproductive and sexual health (ARSH) in 40 villages of Daniawan block in Patna district who have poor access to information on ARSH.

2. Building up the capacity of peer educators through mentoring & extending support services on ARSH issues.

**Activities undertaken:**

**Training Programs**

- Capacity building training to the team members on the issue was provided. Topics like how a facilitator can develop her/himself and communicate effectively without being judgmental emotional was covered.
- Training of adolescent peer educators on leadership skills
- Training of trainers (ToT) with twenty peer educators to develop a group of informed adolescents who can disseminate scientifically correct information to their peer.
- Training of 30 traditional birth attendants on ARSH

**Awareness Program**

The awareness program was centralized on Menstruation and Fertility. It is very important for women to know about how their body functions especially in relation to the RH because they are uniquely gifted with the capacity to give birth to a baby. They know that by the time a girl reaches the age of 10-13 years, number
of changes occur in her body that is important to meet the complex child birth process. During awareness camps organized by BOARD at Fatuha with support of expert doctor was informed that a woman can become pregnant from the age of 13-16 (when her periods begin), up to 45-55 yrs, (when they ultimately stops). When they stop it is called menopause. If the pattern of menstruation is different or there is bleeding again after menopause or the bleeding continues after 55 years of age a woman must consult a doctor.

A girl or woman should consult a doctor if:
- Bleeding lasts for more than six days.
- There is too much bleeding especially clots.
- There is bleeding in between the cycle.
- There is pain during menstruation and infrequent bleeding.
- There is bleeding during sexual activity.

In the meantime, our female Peer educators and ASHAS were also suggested by the Resource Person on:
As ASHA, you may come across some couples in your village who have no children, or the woman is unable to get pregnant after one or two abortions. If the woman is 20 years of age or above and has been living with her husband for the last two years, leading a normal marital life but has not become pregnant, advised the couples to consult a nurse or directly go for a check-up to a doctor. Both partners must go together for infertility treatment as either or both of them may be having some problem, which needs treatment. Please note that couples often live apart because one of them has migrated in search of a job. It may be difficult for such couples to have a baby. It is also possible that women are being blamed for having only girls. Some women may be deserted by their husbands and families for not producing a son. You should clearly communicate the role of men and women in deciding the sex of a baby.

Voice of an Adolescent Girl
I am Neelu, 19 years old lives in Taraura villages in Salalpur Panchayat of Daniawan block in Patna district in Bihar. Earlier, I was not aware of things a girl of my age should know. My father mounted up a large amount of debt due to gambling habits and this leads to selling of our ancestral house. My mother was compelled to work as a labor to earn money. Poor family situation compelled me to left school. I lost my confidence and self-esteem. But then one day, I met Nirmala Didi who is working for BOARD organization. I was excited to hear about the concept of Peer education from her; and decided to work as Peer Educator. Nirmala Didi helped me in convincing my parents for the work. After undergoing training and exposure from BOARD, I regained my confidence and self-esteem. Now, I am taking up different issues with my peers and communicating message to adolescents on reproductive health issues with confidence. I am happy now and the work gives me a lot of satisfaction.

Other Activities
- **Cultural Program** – 2 such programs were held at Shahjahanpur where youth took leading role in organizing these events under the guidance of field animators. 10 performances of street plays on the issues of girl child discrimination, adverse effects of early marriage and sexual behaviors were successfully performed.
- **School Level Programs** - These programs focused on gender, sex, adolescence etc.
- **Regular meetings** were organized with nurses, midwives/ASHA to develop better coordination with them.

HIV/AIDS AWARENESS PROGRAM
It is a well known fact now that a large number of poor people of Bihar are working in Punjab, Haryana, Delhi, Assam and Kolkata etc. A number of them suffer from HIV/AIDS. After coming back to their homes they use to consult RMPs of the area but in want of lack of knowledge of these RMPs they are unable to get proper treatment. Hence, BOARD is creating awareness among the RMPs on HIV/AIDS and its treatment. The result is good and in 2012-13, 18 RMPs gained adequate knowledge on the disease by the efforts of BOARD. They are now providing adequate treatment to the patients.

A checkup camp has also been organized for the awareness of people on HIV/AIDS on the NH-30 passing between Patna and Baktiyarpur. In the camp, free distribution of literature were carried out for awareness on the disease. Condoms were also distributed to the Truck drivers. More than 300 people participated in the camp.
Schools are now available in almost all the villages in Bihar. But still there is a large number of girls living in rural areas of Bihar who are illiterate. Thus, the turning up of girls for education still lags in Bihar. Many girls drop out after class V because they have to support their parents in economic activities and many dropouts in want of inability to cope up with the teaching methods adopted in formal schools.

BOARD runs 02 “Adolescent Girl Education Centre (AGEC)” at Salalpur & Kharbhai Panchayats in Daniawan blocks in Patna district. Through these education centers, 81 adolescent girls were benefitted in 2012-13. By the education centers, girls were not only imparted quality education but also provided health education through female teachers and ANMs. Regular health check up camps as well as health competitions were also organized for the promotion of adolescent’s health in the area. The results of the efforts put by BOARD has promoted a favorable environment for girl child education in the area and now parents of the children and local community has beginning to understand the importance of education to girls.

The details of the children enrolled in the education centers in 2012-2013 are as follows:

<table>
<thead>
<tr>
<th>Panchayat</th>
<th>SC</th>
<th>OBC</th>
<th>Dalit</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salalpur</td>
<td>09</td>
<td>10</td>
<td>17</td>
<td>06</td>
<td>42</td>
</tr>
<tr>
<td>Kharbhai</td>
<td>10</td>
<td>08</td>
<td>13</td>
<td>08</td>
<td>39</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19</strong></td>
<td><strong>18</strong></td>
<td><strong>30</strong></td>
<td><strong>14</strong></td>
<td><strong>81</strong></td>
</tr>
</tbody>
</table>

One NFE centre at Shahjahpur Panchayat in Daniawan block is being organized by BOARD for 38 children that also include 15 disabled children [09 Low Vision (LV) and 06 Leprosy-cured (LC)]. Our teachers are imparting the joyful education to these children by the use of interactive methods. There is no difference in the school among the normal and disabled children and they equally participate in all activities of school as well as at the community level. The effort put by BOARD has helped in bringing changes in the perception of the community for disabled and poor children of the target area. Family members, neighbours, and other community members have now become sensitive for their education.

Many school children from disadvantaged backgrounds are influenced by outside factors that reduced their performances in schools. These factors include parents who are illiterate or otherwise incapable of assisting them in their studies, lack of space in the homes for studies and various other factors that provide hindrance in studies.

BOARD provide support to these children of Sonaru village of Fatuha block to succeed in their studies by providing them tutoring classes in community centers where they are provided with an environment conducive to learning, individualized/groups attention and homework assistance. More than 44 school children got benefited by the tutoring program since 2011.
Many rural women and girls are illiterate or have very limited education. They are often confined to traditional roles i.e. taking care of their families and their households. They have limited opportunities to express themselves, learn new skills, and contribute financially to the family, or enjoy any form of independence.

To give these women and girls new opportunities to earn and to motivate them to think differently about their futures, we offer vocational skill courses in tailoring and embroidery in Shahjahanpur of Daniawan block and Fatuha (urban) in Fatuha block in Patna district supported by TZEDEK, UK. The skills acquired from training, helped women and girls with the ability to seek outside employment or to work from their own homes providing services through the skills they learn to their neighbors in the community. During 2012-13, 40 women and girls were enrolled in our VT program and many women from our skill classes were employed in the garment industries or self-employed.

### OUR APPROACH FOR THE TAILORING TRAINING

<table>
<thead>
<tr>
<th>Before Sewing—useful Information</th>
<th>Kids Apparel</th>
<th>Girls &amp; Women</th>
<th>Boys and Gents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Introduction:</strong></td>
<td>Kids Daily wear</td>
<td>Petticoat</td>
<td>Daily Wear</td>
</tr>
<tr>
<td>- Information on Sewing Machines</td>
<td>- Night Suit</td>
<td>- 4 kali Petticoat</td>
<td>- Under Garments</td>
</tr>
<tr>
<td>- Maintenance of Sewing Machines</td>
<td>- Sun – frock</td>
<td>- Plated Petticoat</td>
<td>- Normal Pyjama</td>
</tr>
<tr>
<td>- Repairs/corrections in Machine &amp; stitches</td>
<td>- A-Shape Frocks</td>
<td>- 8/6 kali Petticoat</td>
<td>- Chunidar Pyjama</td>
</tr>
<tr>
<td>- Useful materials for sewing</td>
<td>- School Uniform</td>
<td>Tunics and tops</td>
<td>- Kurta</td>
</tr>
<tr>
<td><strong>Techniques:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Information on body structure</td>
<td><strong>Patterns:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Right technique for measurements</td>
<td>- Stitches pattern in sewing</td>
<td><strong>Salwar – Kurta &amp; Blouse</strong></td>
<td></td>
</tr>
<tr>
<td>- Precaution while cutting</td>
<td>- Use of accessories like buttons, Elastic, zips in sewing</td>
<td>- Normal salwar</td>
<td></td>
</tr>
<tr>
<td>- Useful tip for perfect sewing</td>
<td>- Variety of Collars, strips, facing &amp; lining</td>
<td>- Normal Kurta</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Variety of Sleeves and Pockets</td>
<td>- Simple Blouse</td>
<td></td>
</tr>
</tbody>
</table>

In our Fatuha and Shahjahanpur Skill Training Centers, we offered training to youth in Diesel Engine Pump Set Repairing and Motor–Rewinding Work to promote their future self-sufficiency. The program is supported by TZEDEK, UK. Our fully-operating space enables the participants to fully involve in training through theoretical and practical classes. More than 150 youth (male) have been benefitted by the program since 2010.

### INTEGRATED APPROACH FOR EDUCATION

BOARD’s overall aim in education is to improve the quality of education to young children; increases their access to education programs and raise levels of their academic achievements. Poor girls received special attention by BOARD. BOARD adopted various community based approaches that enhance early childcare and education opportunities. It worked closely with local communities to create culturally appropriate curricula taking into account relevant early childhood education and care practices.

At present, where many teachers have no more than primary-level education themselves and materials & training are in short supply, we concentrates resources in schools managed by local animators. Several schools, which provide courses on the creation of student- teaching and learning environments and offer in-classroom support and follow-up to teachers, have been established and strengthened in Nagarnausa and Karai Parsurai blocks in Nalanda district. BOARD also provides mechanisms, which allow parents and communities a wider role in managing their children’s education.
Poor governance and faulty implementation are main causes of poverty, backwardness and low human development in Bihar. If power is abused, or exercised in a weak or improper way, those with the least power – the poor – are most likely to suffer. Weak governance compromises the delivery of services and benefits to those, who need them most; the influence of powerful interest groups biases, policies, programs and spending away from the poor. Thus, poor governance generates and reinforces poverty and subverts efforts to reduce it. Strengthening governance is an essential pre condition for improving the lives of the poor.

Reforming governance needs learning about governance itself, governance institutions and how to engage with them. Therefore, representatives of Panchayats need to be informed about their role; government officials should learn how to work within the governance framework and citizen’s role becomes important in making the government accountable.

**ORIENTATION OF ELECTED REPRESENTATIVES**

BOARD’s interventions were focused on strengthening governance at various levels for different stakeholders throughout the year. Nearly 72 panchayat representatives and their networks were provided orientation on their role in Panchayat bodies and leadership development aspects. The activity generated positive response. Mukhiyas & ward members fully utilized the opportunity to participate in the learning process adopted by BOARD in Daniawan block in Patna district, Bihar.

**UPHOLDING DALITS LEADERS**

Special efforts were made to support the role-orientation of Dalit panchayat leaders and to ensure candidature of, and voting by women, Dalits & other weaker sections of society. This was basically in terms of building their capacities and developing skills to contest elections and performing their role as leaders in governance. In Daniawan, Fatuha and Khusrupur blocks in Patna district a total of 82 Dalit leaders were motivated to contest the panchayat elections in 2016 from both reserved and unreserved seats. Greater efforts were made to empower Dalit leaders so that they can take lead roles in governance.

**WOMEN IN GOVERNANCE**

Local level celebrations were organized at different field locations i.e. Daniawan, Khusrupur, Fatuha and Nagarnausa to celebrate women’s leadership and their participation in governance. It was a planned intervention to highlight women’s voice in general public. Structured events were organized in which more than 500 women participated. Women participants travelled long distances to participate in these events, which is an indicator of new leadership of women in governance. These events, besides providing a platform to women representatives (WRs) to shares their experience, also gave an opportunity to initiate dialogue, interact and seek information from the officials of the local administration and other voluntary organizations.

**List of events organized during the year 2012-13**

<table>
<thead>
<tr>
<th>Block</th>
<th>Village/Place</th>
<th>Date</th>
<th>Theme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniawan</td>
<td>Shahjahanpur</td>
<td>14th April’12</td>
<td>Promoting knowledge of the women folk for participation in Gram Sabha for the success of local self- governance.</td>
</tr>
<tr>
<td>Fatuha</td>
<td>Sonaru</td>
<td>02nd Oct.’12</td>
<td>Role and rights of elected women representatives of PRIs in Gram Sabha.</td>
</tr>
<tr>
<td>Khusrupur</td>
<td>Gannichak</td>
<td>31st Oct.’12</td>
<td>Role and rights of elected women representatives of PRIs and Gram Sabha.</td>
</tr>
<tr>
<td>Nagarnausa</td>
<td>Saidpur</td>
<td>10th March’13</td>
<td>Women’s role and participation in local self-governance</td>
</tr>
</tbody>
</table>
The program is being implemented by BOARD in Nimi village in Daniawan block where the land and water conditions have worsened to a great extent. In the village, many farmers are forced to give up farming and opt to migrate to work as laborers in other States for livelihood. The intervention is continuing with the marginalized farmers, who are struggling for last several years.

**Objective of the program:**
- To sensitize and capacitate the marginalized farmers and communities on issues related to food security and livelihoods.
- To enhance and promote quality livelihoods of the marginalized farmers.
- Advocacy and Lobbying with Government for effective implementation of schemes.

**Achievements:**
- 18 meetings were organized in 15 villages of Daniawan block to sensitize 142 farmers and women groups on various Government schemes like, MNREGS, PDS, ICDS/Mid day meals, Drinking Water, health, agriculture and livelihood, etc.
- 20 farmers were reached through extended compost pits.
- 16 marginalized families were supported for the purchase of buffalos and goats etc.

**Demonstration of SRI**

65 small and marginal farmers were involved in the demonstration of SRI Vidhi in Singriawan Panchayat in Daniawan block. The purpose behind it is to mobilize farmers to adopt SRI Vidhi of Paddy cultivation as it gives additional yields in lesser time in comparison to the conventional method.

**Achievements:**
- Demonstration of 5 Varieties of crops (N-97 Paddy) and rapid seed (Bhawani).
- Capacity building training to 80 farmers on vermin composting and green manure.
- 02 sensitization programs for PRI members and government officials.

**WOMEN AND CHILD RIGHTS**

Under this program, we conducted orientation meetings with different groups under the banner of Mahila Manch. The emphasis was on those women who do not have access to legal rights and judiciary. They were provided legal help by BOARD by the help of qualified lawyers. The main focus is to build "Mahila Manch" as a platform to solve different problems of women at one place. BOARD selected 4 Panchayats (Shahjahanpur, Singriawan, Kharbhai and Daniawan) in Daniawan block where it is already working on Health, Education and Livelihood issues. Women are voiceless and they tend to believe and do what influential people tell them to do.

**Objectives of the program:**
- To aware women on legal rights, procedures and implications.
- To facilitate compromise on minor legal issues.
- To raise social justice issues at various levels through community leaders at village/panchayat/block levels.
- To provide legal support to the local cases of violence against marginalized groups and gender rights.
Program undertaken during the year:

Meeting with the different stakeholders:
BOARD carried out regular meetings with the community members including the religious leaders in the intervention area. The main purpose of the meetings was to build rapport with the community and seek their support. These meetings were held to generate awareness regarding rights of the individual, equal treatment of boys and girls, dowry, rights within NRHM, harmonious relations within the family (between husband and wife, parents and children and siblings).

Meetings with women groups and PRI members:
Meetings were organized with women SHGs to make them informed on their legal rights including dowry harassment, cruelty to women by in-laws, sexual harassment and molestation. In the meantime, regular meetings with CBOs and PRI members of the intervention area were also organized to seek their support and cooperation for the program.

Some Breakthrough:
BOARD is able to initiate dialogue within the community between different groups. Regional people agreeing for the formation of MAHILA MANCH is the first positive steps towards resolving the conflicts. In case of quarrels and fights within the home, community members call the field workers to resolve the cases. The impact and appreciation is much higher among the marginalized and poor sections of the society who are usually forced to sell their lands and belongings to fight legal cases in the court. Some innocent people who were languishing in jails due to lack of money is also being helped in getting bails with the help of lawyer. One woman of Singriawan was also released on bail as she was falsely accused in a murder case. BOARD has resolved some cases which were in litigation for last 3-5 years through compromises. They are now in court on trial settlement.

Child Rights
BOARD continued to play the role of a catalyst in mobilizing and empowering the marginalized communities to fight towards addressing the root causes of issues like deprivation, unemployment, exploitation & abuse that hamper the realization of the fundamental rights of children. BOARD recognized that poor quality of teaching kept children away from school. Determined to change the situation, we involved parents & village community in Kharbhai panchayat of Daniawan block in Patna district to chalk out a plan to improve the standards of teaching and make school-going meaningful for children. The results were positive and in 2012-13 year, 17 school dropout children were re-enrolled in schools to attain their rights to education.

Gender Based Violence
During the last few decades, gender-based violence (GBV) has gained international recognition as a grave social and human rights concern. In India, GBV is widespread. As per survey done by Health Department of Bihar it was found that more than 40% of every married woman has experienced physical and/or sexual violence from an intimate partner in their lifetime. In response to the high prevalence of violence & inadequate support services for survivors of GBV, The Chief Minister of Bihar has launched a multi-sectoral intervention in the state. The objectives of the intervention are:
- To increase the availability, quality, and utilization of GBV services;
- To reduce societal acceptance of GBV and strengthen protective factors;
- To improve the enabling/policy environment for the GBV response;
- To improve coordination of the national GBV response; and
- Improve the GBV evidence base.

In 2012-13, BOARD organized regular meetings with the communities in Daniawan block, which revealed a number of critical gaps in providing appropriate support to women who have experienced GBV. These gaps were found across geographic sites, but barriers to help-seeking and access to care were especially prevalent in the rural areas. Based
on participants’ inputs and analysis of the data the following strategy was chalked out to mitigate the problem:

<table>
<thead>
<tr>
<th>Boxed Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women from all communities will gain power over their lives and live free from violence through changes in attitudes, ideas and beliefs about gender relations and through increased levels of women’s active engagements and the critical leadership in the institutions, decision making and change processes. Addressing issues of violence against women needs social change.</td>
</tr>
</tbody>
</table>

**RIGHTS TO SINGLE/DISTRESS WOMEN**

Women generally are a neglected lot and they living in distress specially the women who do not have any support system are a hundred times more vulnerable, exploited & oppressed. Living in an economically and socially backward state like Bihar, women are today even after 65 years of independence are highly discriminated against and denied their legitimate rights. Along with that they are at the mercy of abusive in laws and husband as well as their partner. Dowry deaths and abandonment of legally wedded women is common and those who do have a live in relationship are uncountable. Unskilled/semi-skilled they can get only poorly paid jobs have no bargaining skills, if they have children employment is impossible. The persistence of hunger and abject poverty in the state is due in large measure to the subjugation, marginalization and disempowerment of women. Women suffer from hunger and poverty in greater numbers and to a great degree then men. At the same time, it is women who bear the primary responsibility for actions needed to end hunger, education, nutrition, health and family income.

**Achievements:**
- 02 programs on Legal advices were organized for 72 single/distress women by practicing advocates in Gannichak in Khusrupur block.
- Emotional support and guidance was provided to all the women who call for help. They were counseled on telephone or in person by BOARD team. Wherever possible, the women will be called to the office of BOARD for counseling, if not the counselor will visit the women and counsel her. The women under intervention for legal, missing, rescue will be regularly counseled and emotional support will be provided to them till they have recovered from the psychological trauma. A total of 44 women were benefited by this effort.

**RIGHTS OF DISABLED PERSONS**

According to the Census 2001, there are 2.19 crore people with disabilities in India who constitute 2.13 per cent of the total population. This includes persons with visual, hearing, speech, locomotors and mental disabilities etc. 75% of persons with disabilities live in rural areas, 49 per cent of disabled population is literate and only 34 per cent are employed. In Bihar, there are 1.9 million disabled in which majority lives in miserable condition, facing humiliation of several kinds from the society and most painful is of those which are inflicted by their own families. In the target area, these disabled belong to poor families. Due to poorness, the families cannot give proper care to their different needs and rights like health, education and general well being. As a result, the disabled always live an isolated life.

As per our survey, we found that 1416 disabled people (visual, hearing, speech, locomotors and mental disabilities) resides in the villages of Daniawan block in Patna district. Majority of them belongs to the families who are very poor and lack awareness and access to government’s programs for their welfare. They are discriminated to get education, employment & health facilities. They are considered as a burden in the family and in society getting less opportunity to become an active development partner. Lack of concern of their parents and the society at large for their development is making situation worse. In 2012-13, the following programs/activities were undertaken by BOARD:

- **a. Frequent village, panchayat and block level awareness camps** were organized to bring their parents, family members, PRIs, officials of the local administration and local community closer to think positively on different socio-economic needs of disabled. This will help to create a positive environment in the area for the progress of disabled. This helped in providing right platform for disabled to develop and progress.
- **b. Information dissemination camps** were organized to provide information to the disabled and other stakeholders on different govt. schemes and programs for disabled and how to access them.
- **c. Street plays, wall writings & distribution of pamphlets & posters** were undertaken periodically covering different aspects and facilities provided to the disabled by the Govt. and bringing community closer on the issue.
BOARD is governed by the following personalities:

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Age</th>
<th>Sex</th>
<th>Designation</th>
<th>Experiences</th>
<th>Meetings attended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Naresh Chandra Verma At &amp; P.O: Shahjahanpur, Dist.- Patna (Bihar)</td>
<td>52</td>
<td>M</td>
<td>Managing Director</td>
<td>18 Years in Social Management &amp; Rural Development</td>
<td>4/4</td>
</tr>
<tr>
<td>Mr. Omkar Pd. Singh At- Bhadurpur Dist.- Patna (Bihar)</td>
<td>48</td>
<td>M</td>
<td>Director</td>
<td>16 Years in Rural Development</td>
<td>3/4</td>
</tr>
<tr>
<td>Ms. Shefali Bhardwaj</td>
<td>31</td>
<td>F</td>
<td>Director</td>
<td>07 Years in Health Service</td>
<td>2/4</td>
</tr>
<tr>
<td>Ms. Nirmala Kumari At &amp; P.O: Shahjahanpur, Dist.- Patna (Bihar)</td>
<td>44</td>
<td>F</td>
<td>Director</td>
<td>17 Years in Social Animator</td>
<td>4/4</td>
</tr>
<tr>
<td>Ms. Sangeeta Kumari At &amp; P.O: Shahjahanpur, Dist.- Patna (Bihar)</td>
<td>38</td>
<td>F</td>
<td>Treasurer</td>
<td>17 Years in Social Animator</td>
<td>4/4</td>
</tr>
</tbody>
</table>

- The Board met 4 times in the FY 2012-13. Minutes of Board meetings are documented.
- A Board Rotation Policy exists and is practiced.
- The Board approves programs, budgets, evaluation reports and audited financial statements.
- The Board ensures the organization’s compliance with laws and regulations.

**Accountability and Transparency**

No other remuneration, sitting fees or any other form of compensation has been paid to any board member.

**Remuneration of highest paid staff members**

- Remuneration of highest paid staff: Rs. 15000/- P.M,
- Remuneration of the lowest paid staff: Rs 2000/- pm

**The following reimbursements have been made:**

- Total cost of International travel by all staff during the year is nil.
- Total cost of national travel and conveyance by all staff during the year is Rs. 8,431/-

**Distribution staff by gender (as at March 31, 2013)**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Paid Full time</th>
<th>Paid Part-time</th>
<th>Paid Consultant</th>
<th>Unpaid Volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>09</td>
<td>03</td>
<td>01</td>
<td>04</td>
</tr>
<tr>
<td>Female</td>
<td>07</td>
<td>02</td>
<td>01</td>
<td>02</td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
<td>05</td>
<td>02</td>
<td>06</td>
</tr>
</tbody>
</table>

**Distribution of staff according to salary levels (as at March 31, 2013)**

<table>
<thead>
<tr>
<th>Slab of Net salary with all benefits per month (in Rs) to the staff</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 5,000</td>
<td>09</td>
<td>07</td>
<td>16</td>
</tr>
<tr>
<td>5,000-10,000</td>
<td>02</td>
<td>03</td>
<td>05</td>
</tr>
<tr>
<td>10,000-25,000</td>
<td>02</td>
<td>0</td>
<td>02</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>10</td>
<td>23</td>
</tr>
</tbody>
</table>
Following System adopted by the organization to ensure better Management and project implementation has been formulated below:

**ORGANIZATION STRUCTURE CUM MIS SYSTEM**

- **GENERAL BODY's MEMBERS**
  - **Advisory Board**
  - **Executive Committee**
  - **Managing Director**
  - **Treasurer**
  - **External Consultant**
  - **Finance & Accounts**
  - **Program Unit**
  - **Monitoring Cell**
  - **Consultant (I & E)**
  - **Executive Officer**
  - **Accounts Officer**
  - **Director Program**
  - **Adm. Deptt.**
  - **Support Staff**
  - **Accounts Assistant**
  - **Program Manager**
  - **Regional Program oficer**
  - **Regional Program Assistant**
  - **Project Coordinator**
  - **Regional Volunteers**
  - **Animator/Mentor**
  - **Instructors/Teachers**
  - **Professional**
  - **Full Time**
  - **Volunteer**
  - **Part Time**
### Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Amount In INR</th>
<th>INCOME</th>
<th>Amount In INR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
<td>Grant</td>
<td>532.46</td>
</tr>
<tr>
<td>Cash &amp; Bank Balance</td>
<td>85.24</td>
<td>Donation &amp; Subscription</td>
<td>82.10</td>
</tr>
<tr>
<td>Loan &amp; Advances</td>
<td>142.26</td>
<td>Interest (Bank &amp; MF Unit)</td>
<td>62.04</td>
</tr>
<tr>
<td>Reserve &amp; Surplus</td>
<td>468.41</td>
<td>Fee &amp; Service charge</td>
<td>53.84</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>695.91</strong></td>
<td>Resource &amp; Support cost</td>
<td>31.51</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>309.97</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets (Furniture, Computer, Books, Machine &amp; equipments, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>1005.88</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Income-Expenditure & Balance

<table>
<thead>
<tr>
<th>FUND &amp; LIABILITIES</th>
<th>Amount In INR</th>
<th>EXPENDITURE</th>
<th>Amount In INR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Fund Balance</td>
<td>409.13</td>
<td>Program / Operating Cost</td>
<td>810.47</td>
</tr>
<tr>
<td>Exigency Fund</td>
<td>20.37</td>
<td></td>
<td>81.53</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>853.47</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td></td>
<td></td>
<td>35.09</td>
</tr>
<tr>
<td>Interest Paid to MF loan</td>
<td></td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Depreciation on Fixed Assets</td>
<td></td>
<td></td>
<td>57.27</td>
</tr>
<tr>
<td><strong>Total Expenditure</strong></td>
<td><strong>902.83</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Liabilities & Provision

| MF Loan & others        | 488.85        | Add: During the year      | 17.48         |
| Liabilities for Exp.    | 6.00          | Less: Excess of Exp. over Income| 49.36         |
| Grant received in advance| 81.53        | Balance 31.03.2013        |               |

**Total Liabilities**: 1005.88

**Capital Fund**: 409.13

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**Statutory Auditor:**
M. Salah Uddin & Co., Chartered Accountants,
105, P.V. Complex, 1st Floor
West Boring Canal Road, Patna-800001

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**Annual Report 2012-13**