

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



Annual Report 2019 -20



**Bureau of Obligate and Accompanier
for Rural Development (BOARD)
At & P.O: Shahjahanpur, Patna (Bihar)**

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GEOGRAPHICAL AREA COVER IN FINANCIAL YEAR 2019-20



BOARD is currently operating in three blocks namely; Daniawan, Fatuha and Khusrupur of Patna district and Nagarnousa block of Nalanda district in Bihar (India)

From Executive's Desk.....

Mr. Omkar Prasad Singh

It is a matter of great satisfaction for me that BOARD continues to work for realizing its vision of putting the last first during 2019-20 through various need based interventions. While most of our programs undertaken during the year were in Patna and Nalanda districts in Bihar, but we are making steps forward for making our presence felt in other districts of Bihar as well as in the neighbouring state of Jharkhand also.



A humble assessment of our work over the years showed that we have made good progress over the years. Our long experiences on the issues of gender equity, skill promotion and employment generation, education, health etc. is now helping us tremendously in strengthening our work in a positive manner. We are not only looking forward to consolidate our partnership with our existing donors but also finding new like minded donors to consolidate it.

I am thankful to my fellow members for showing true solidarity in BOARD's progress in 2019-20.

Let us rededicate ourselves to the vision for which BOARD has been founded.



From the Managing Director's Desk.....

Mr. Naresh Chandra Verma

I am extremely happy to present before you our annual report for the year 2019-2020. This report will give you glimpses of our major programmes and activities carried out during the year. In 2019-20, BOARD has undergone many changes. The Resource Centre of

BOARD once again initiated a number of short term training courses for youth both male and female. Training courses such as life skill and management, team building, etc. were also properly organised and there were good responses from the beneficiaries as well.

We have also initiated field action experimentation on various themes. The idea of this experimentation is to learn from the community and using this valuable learning for better strengthening of our core issues of intervention like Migration, Girl Child Education, HIV/AIDS awareness program for School students, Vocational Training & Micro- Finance and COVID -19 Relief. The involvement of PRIs members and CSOs in all these crucial issues was the true strength of our initiatives. This year too, BOARD has started conducting skill enhancement training courses for semi literate rural youth, particularly girls of the marginalised communities.

I pay my sincere gratitude and thanks to our General Body Members, Executive Board, Resource Providers, Collaborators, Partners and Well Wishers for providing us their valuable assistances and support to BOARD. I also gratefully acknowledge the dedication of our team members at all levels for working diligently with high degree of commitment for the progress of BOARD.

Your comments and suggestions will be valuable for us.

About BOARD

Bureau of obligate and Accompanier for Rural Development (BOARD) is a non-profit, non-governmental organization, which is operational in the states of Bihar and Jharkhand. BOARD is committed to promote people-centered development for the well being of the different sections (men, women, children, youth and disabled) of the society. The mission of BOARD is 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.

BOARD works at grassroots levels that strive for social change through its different programs. To harmonize/supplement the efforts and enhance the knowledge base, BOARD also undertakes surveys and studies on vibrant and imperative developmental issues. Active participation of the community in project planning implementation helps BOARD to make a difference at the grassroots level. The experiences generated during the direct intervention are collected, processed and shared with direct and indirect stakeholders for greater benefits.

LEGAL STATUS

- Registered under Indian Trust Act, 1882, Reg. No. IV/17 dated 29.11.1995.
- Registered under Foreign Contribution (Regulation) Act, 1976, Reg. No. 031170172 dated 24.02.2000 and Renewal date 05.05.2016
- Registered under the section 12 (A) of Income Tax Act, 1961, Reg. No. 2988-90/2003-04 dated 08.08.2003.
- PAN AAATB6075G.

OUR SINCERE THANKS TO OUR RESOURCE PROVIDERS

BOARD has been associated with many other organizations/groups/institutions within its operational states for better functioning of its different interventions for the cause of social development. Our sincere thanks go to the following organizations/groups/institutions for providing us timely and needed resources:

- The Mercury Phoenix Trust, UK
- Tzedek, UK
- The Eleanor Rathbone Charitable Trust, UK
- Global India Fund, USA
- ADRI, Patna
- District Rural Development Authority (DRDA), Patna, Govt. of Bihar
- Women Development Corporation (WDC), Govt. Of Bihar
- Samhita Social Ventures, Mumbai,
- US Consulate General, Mumbai,
- D V V, Germany
- Local Community

Our sincere thanks go to the following organizations/groups/institutions for providing us regular encouragement and appreciation:

- International Centre for Research on Women (ICRW), New Delhi
- Lutheran World Relief, Washington, D.C.
- We Can, U.S
- Voluntary Action Network of India (VANI) New Delhi
- Bihar Voluntary Health Association (BVHA), Patna
- Interfaith Youth Core (IFYC), Chicago
- Society for Participatory Research in Asia (PRIA), Delhi

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.

Type of Beneficiaries:

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

Thematic Thrust:

The programmatic thrust is covered under the following five overarching themes;

- ❖ Promotion of basic human rights
- ❖ Livelihood through Micro- Finance
- ❖ Health & Hygiene
- ❖ Vocational Training
- ❖ Sanitation & Environment

BOARD is governed by the following personalities:

<i>Name</i>	<i>Age</i>	<i>Sex</i>	<i>Designation</i>	<i>Experiences in Issues</i>	<i>Meetings attended</i>
Mr. Naresh Chandra Verma	59	M	Managing Director	Social Management & Rural Development	4/4
Mr. Omkar Pd. Singh	55	M	Director	Rural Development & BCC	3/4
Ms. Annupam Niti	35	F	Director	Health and Livelihood Service	2/4
Ms. Nirmala Kumari	51	F	Director	Community Mobilization	4/4
Ms. Sangeeta Kumari	45	F	Treasurer	Office & Finance Management	4/4

Decision Making Process:

Policy decisions are taken at the General Body meeting held in every year. The Executive Committee implements the Policy decisions and Managing Director acts on behalf of the Executive Committee to execute the decisions taken at the Executive Committee in compliance with the guidelines thrashed out at the General Body Meeting. Managing Director gives the feedbacks to the Executive Committee at the meeting that is held every 3 months. Managing Director is empowered to take spot decision as and when required.

PROGRESS DURING 2019-20

EMPOWERMENT OF WOMEN

Gender equality and empowerment of women is lies in the core values of BOARD Trust. The activities involve economic independence of women through awareness including safe migration and linkage with livelihood programs and schemes. Other activity includes skill development and awareness of women's rights, developing consciousness towards health and hygiene, facilitating group formations, and their participation in social activities and decision making. In 2019-20, we have undertaken following activities for economic empowerment:

➤ ***Livelihood Promotion:*** BOARD wants to enhance the monthly income of households in its area of operation by improving agriculture practices, micro-enterprises and facilitating non-farm livelihood opportunities. In its effort to enhance the living standards of people, it has worked towards identifying last person through social mapping, capacity building, skill development, building linkages with micro financial institutions and facilitating monitoring and evaluation through community based organizations.

➤ ***Food Processing Training:*** Food processing is a large sector that covers activities such as agriculture, horticulture, animal husbandry and fisheries. It also includes other industries that use agriculture inputs for manufacturing of edible products. The Government is providing financial assistances for setting up and modernizing food processing units for speedy growth of the processed food sector. Though the industry is large in size, it is still at an incipient stage in terms of development of the country's total agriculture and food produce. Only 5% is processed.



In 2019-20, BOARD put sincere efforts in this direction by providing skill training on food processing (Bari, Papad, Sattu and Pickle) to 26 women of Fatuha block. The products have been produced on sample basis and have received good response from the people.

➤ ***Organic farming:***

Keeping economic empowerment and sustainability of women a priority, women at Daniawan block has been trained on Organic farming. Different characteristics of organic farming have been described including the extensive management of livestock, paying full regard to their evolutionary adaptations, behavioural needs and animal welfare issues with respect to nutrition, housing, health, breeding and rearing through the active support from CBOs. Also advocacy is continuing for registration of migrant women in the Gram Panchayate level and also different awareness was conducted on safe migration for the potential migrant workers.



After several meetings with rural women started the organic farming in a little space to see the result and found the vegetables more fresh & tasty. They also told that in non-organic farming they spent more money in buying of pesticides, fertilizers and hybrid seeds. In the rural area organic manures like cow dung, tree leaves and plants, human and animal wastes are easily available. Women are now producing paddy and vegetables. Organic farming not only enhanced their livelihood skills but also minimizes their need of migrating for financial growth.

➤ **Capacity Building & Training:** BOARD gives special emphasis on the socio-economic empowerment of women to make them self-dependent. A very intensive information, education and communication approaches were used by BOARD through regular training programs. More than 200 women of Daniawan and Fatuha blocks of Patna district have been successfully trained by BOARD. They are now beginning to know about their roles and fundamental rights now.



Out of these women some have clearly emerged as leaders. They are now playing strong roles in mobilizing women's participation in the panchayat level activities.

Although, BOARD periodically organize training programs on different women issues but in 2019-20 training on gender development and reproductive child health were given priority by us. The details of the training programs are as follows:

Name of Activity	No.	Participants	Issue discussed
Capacity Building training of SHG members	02	98	Fundamentals of RCH, women & child health care, safe motherhood, newborn child care, breastfeeding, planned, parenthood and prevention of common diseases in rural areas.
Refresher Training	02	96	Safe motherhood Issue, advocacy on reducing IMR, MMR, HIV/AIDS, RTI, Nutrition, Immunization and role of SHG members in healthcare.

➤ **Employability Training:** From 27.05.2019 to 16.07.2019 employability training program was conducted by BOARD on candle making and sanitary napkins with the support of BOARD's internal resources. 22 women members from SHGs participated in the program. Apart from the skill enhancement of the trainees they were also oriented on:

- Consequences of unemployment
- Need of alternative employment & acquiring skill on various trades
- Marketing facilities
- Government schemes and Bank loans



Another training program was conducted from 21.08.19 to 23.08.19 at Community Hall Ariawan village, Nalanda for 12 women on preparation of sanitary napkins and how to make them marketable. Practical methods adopted during training by BOARD helped the participants tremendously.



- **Micro enterprises:** We believe that economic empowerment is the first step towards social development. BOARD through its Micro Fin Seva which is supported by Tzedek, UK provided soft loan to new 20 poor individual/groups especially to women. These loans are repaid with low interests in instalments. This goes a long way in assisting poor women in setting income generating activities /micro enterprises, which in turn uplift their socio-economic status overall. The program was implemented at urban areas of Fatuha blocks in Patna district. The progress of the program is going in the right direction with 60 members of JLGs have so far given loan to the tune of Rupees 6.34 Lakhs with loan recovery rate is 98%. The understanding of the group members have also developed within the period. They are not only supporting each other for achieving better results.



Case Study (1): This is a story of Mrs. Rita Devi, W/o Sohan Saw, Vill. – Shishmil Stationa Road Fatuha, P.S. – Fatuha, Distt. – Patna, Bihar a member of JLGs formed by BOARD under MF activities. Mrs. Rita is from a very poor family. Three years ago her husband's went to other city for searching job and not return till now. In the absence of regular income her family was very much disturbed. It was very difficult for the family to survive. The family consisted of Parent-in-law and 4 children.

Rita came to know about BOARD NGO through her neighbours. She joined one of the Joint Liabilities Groups name Ganesh Mahila Sahayata Samooh. This group had applied for loan from BOARD. A loan of Rs. 15,000/- was sanctioned to Mrs. Rita for Sweet shop on 18.04.2019 under micro-finance activities. She opened a small sweets shop near Fatuha Station. Gradually she expanded her business with regular help from other family members. Her financial income improved in the course of time. Today, Rita is capable of taking care of her family and also timely paying instalments. The children are now studying in a school. Apart from the shop she has now purchased two buffalo for child nutrition and milk for shop. This has increased her monthly income from Rs. 2000/- to over 8,000/- per month. Now she has no family problem except her life partner and is a happy family. This has happened with the help of micro-finance from BOARD. The micro-credit support has helped Rita Devi live a life of dignity, respect and self-reliance. Thanks to BOARD.



Case Study (2): Hira Devi, a 38 year old woman from village Daulatpur in Fatuha block joined the "Manisha Sahayata Samooh" that was initiated by BOARD with the assistance from Tzedek, UK. Initially, her husband was very reluctant about his wife joining the group as he was afraid of cheating. But Hira Devi was confident for joining JLGs of BOARD. After obtaining proper training and orientation, a loan was sanctioned in March'19 to Hira for doing Animal husbandry (Buffalo) work with 50% share of her own. This business gave Hira good profits. Now she is

saving nearly Rs. 1,500 /- per month through sale of milk & compost by cutting of all expenses.

Using the new found knowledge and savings, Hira and her husband started vegetable farming (Masroom cultivation & Green Vegetable) in their own land. As the result of using compost manure, their vegetable production improved every season. Now, Hira is earning around Rs. 15,000/- yearly by the sale of vegetables. Hira is very much thankful to BOARD and Tzedek for helping her to live a progressive life.

SKLII PROMOTION AND EMPLOYMENT

BOARD is promoting vocational skill training to the underprivileged women & youth for realizing its motto of “Enabling self- reliance”. Women are generally treated as second-class citizens and seen as someone to look after the home and bear children. The women and girls of the area are mostly involved in household chores, does not have any say in the family affairs. Excluded from receiving higher education and entirely dependent on their male counterparts, they have to bear the brunt of most of the evils like dowry, domestic violence, etc. Being a patriarchal society, women and girls are not allowed to step out of their houses which lead to lower educational status, low confidence to face the world. In view of the financial constraints that a family faces, this skill-building program strives to empower the women & girls and community at large.

SKILL DEVELOPMENT (VOCATIONAL) TRAINING TO WOMEN & GIRLS IN VILLAGES AND SLUMS:

The women & youth of the rural areas of Daniawan and Fatuha blocks were selected under this program to undertake vocational training. Through this initiative, BOARD has sincerely worked towards addressing the menace of unemployment by providing market demands job oriented courses in **Tailoring, Embroidery Work and Basic Computer application**. A course curriculum has been developed keeping abreast with the latest market demands. For effective and efficient working, it ensures regular interface and networking with other stakeholders thereby identifying areas of improvement and focus.



BOARD has provided training to 115 women and girls (65 in Tailoring, 30 in Embroidery & 20 in Computer trades) of different groups in Training centre in Shahjahanpur of Daniawan block and Fatuha slum, Fatuha block in FY 2019-20 with the support of Tzedek, UK and BOARD’s internal resources. The beneficiaries were offered 6 months certificate course, 3 months basic course as well as a 3 months advanced level course under the program. BOARD volunteers and different trainers have ensured delivery of quality training for participants.



Till 31st March, 2020, Out of the 115 trainees, 89 (77%) trainees have been recorded as employment/self-employment and 12 (10%) trainees have gone for higher education or up gradation of skills in other institutions.

Case Study: Rinki studies up to 12th standard. She never thought she would step outside her locality in search of a job. Her father was suffering from paralysis and being the eldest, the responsibility of the family came on her young shoulders. She wanted to do something to earn money to provide for her family’s needs but did not have the skill to take up employment with a decent salary package. After passing out, she cleared the difficult qualifying exam of a Publication firm, Patna and now working as a Data Entry Operator in Malhotra Books Publication Pvt. Ltd., Patna and earning Rs. 7000/- per month. She has now become a supporting hand for her family.



She is very thankful to BOARD and Tzedek for launching this type of program for the under privileged community. She is also thankful to class teachers and colleagues with gave her an opportunity, without which her aim would not have been achieved.

EDUCATION

BOARD believes that education is the true means of socio-economic and intellectual advancement of the society. Every child at least deserves primary education irrespective of caste, religion or socio-economic background. It aims at developing full mental and physical potential of each child. The school has introduced contemporary education and training methods. Free tuition classes were also provided to poor and needy school students. Through this effort of BOARD, **125** deserving children were benefited in this financial year.

➤ ***Innovative Education:*** BOARD runs “*An Innovative Education Program for Dalit girls*” at Kharbhai villages in Daniawan blocks of Patna district. Through these education programs, 47 adolescent girls were benefitted in year 2019-20. The main objectives of the program are;

- ◆ To spread primary education among girl child (age 09-14 years) of the Dalit communities.
- ◆ To mobilize and motivate the parents for sending their girl children to school.
- ◆ To generate awareness among the girls about health, hygiene, nutrition, safe drinking water, sanitation, environment and pollution.
- ◆ To create an atmosphere for the proper physical and mental growth of the girls through the arrangement of games, excursion etc. for them.
- ◆ To instil a sense of self-esteem and confidence among the children.
- ◆ To mainstream the Dalit girl into formal schools.



The results of the efforts put by BOARD has promoted a favourable environment for girl child education in the area and now parents of the children and local community are now beginning to understand the importance of education to girls.

➤ ***COACHING CLASSES:*** 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. The main objective of Coaching of School is to stop the dropping-out of school students, which is at an alarming level in socially excluded communities.

BOARD started coaching classes for school children in Maksudpur villages of Fatuha block in since 2013 to impart education to such children in a proper learning environment to sort out their educational weaknesses and excel. More than 78 school children got benefited by our coaching program in the FY 2019-20.



➤ ***Awareness and Educational Camp:*** Bihar presents a gloomy picture when we talk about the status of disabled in Bihar. It is often found that they are not aware of their rights and benefits provided to them under the disability Act. Most of them are neglected in their family and teased in the society. BOARD is trying to sensitize them as well as the community on congenital disability, provisions of disability Act and community based rehabilitation to the disabled. Two camps were organized at Shahjahanpur on 14.09.2019 and 02.10.2019. 94 people participated in the program that involved disabled people, representatives of the PRIs, officials of the local administration and local community of the area. These camps were instrumental in developing a positive attitude towards disabled in the society.

HEALTH AND HYGIENE

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 young women. Adolescent's reproductive health is also one of our focus areas as need of this age group is primarily ignored till now. The thrust however is made towards motivating and capacitating them to achieve desired results. At the same time, BOARD also facilitates to strengthen the community voice to demand quality medical services from the govt. institutions. This multi-pronged approach is assisted by self-help group leaders, social workers, youth and adolescent representatives, PRI representatives and Govt. health staffs.

➤ *Awareness on Sexual and Reproductive Health:*

Adolescent girls face a lot of problems as they transcend to adulthood. Most of these are related to their sexual and reproductive health (SRH). Adolescent girls are recognized as one of the underserved categories and their SRH related issues exist without concrete action plan in India. There is marked absence of reliable data and information, which is indicative of the priority given to this age group in India. Young people's knowledge regarding SRH is limited. There is therefore an urgent need to provide proper services for contraceptives, HIV testing, Sexually Transmitted Infection (STI) treatment, Condoms etc for young people to meet their SRH needs. Inadequate information, lack of poverty, crowded waiting rooms, and general youth unfriendly environment are some of the barriers that youth face in accessing reproductive health services. This has contributed significantly to the unacceptable levels of ill-health and mortality rate in Bihar as well as India.

In this regards, 03 awareness workshop on adolescent's sexual and reproductive health (ASRH) were held covering 169 adolescents in different location of Fatuha, Nagarnausa and Daniawan blocks in Patna and Nalanda districts in Bihar. In these camps, sensitive topics like unwanted pregnancy, unsafe abortion, sexually transmitted diseases and HIV/AIDS were discussed and how these can be addressed.



GOAL OF THE PROGRAM:

- Increase knowledge and life skills on adolescent Sexual and Reproductive Health & Rights (SRHR) among poor and marginalized rural adolescent girls.
- Reduce by 50% school dropout due to early marriage and early pregnancy.
- To influence local leaders to put in place modified cultural practices and beliefs that will reduce violence against girls.
- Schools are free from violence against girls and cases of gender based violence are reduced to 0.
- All the health centres become accessible for youth utilizing SRH information and services available.

As a result of the workshop has created a force of cadre on SRH in its target area. A intensive campaign was launched in the target area aimed at wider awareness and orientation of stakeholders. We reached to around 1000 people as well as young youth in general through messages on SRH through community meeting, IEC and folk media shows. Cadre celebrated women's day and appealed to a larger group of women to "End the Silence to Stop the Violence on SRH" at family and society level. They also urged govt. to strengthen the support and redressed system.

One day education camps were also held in Daniawan and Sonaru villages in Patna district where the participants were the health 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 and post-natal cares. The program was a significant step in building the capacity of SHG women leaders on safe motherhood.

- ***Behavior Change Communication:*** This has initiated with the help of community support by BOARD. The program aimed at change of behaviour of the community on hand wash; Breast feeding, Immunization, Girl Child education and HIV/AIDS. 04 trainings have been organized so far by the Program team of BOARD in 2 villages of Daniawan and 2 villages of Fatuha blocks in Patna district.

Techno-managerial assistance has also been provided to 12 SHGs in the working areas on issues like Liaison and advocacy, HIV/AIDS, Breast Feeding, Immunization and Girl Child education for larger sensitization and information dissemination among rural women.

- ***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 used 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 Health Service Providers (RMPs, ANM, AWW, and ASHA etc.) and on HIV/AIDS with the support of ***The Mercury Phoenix Trust, UK*** and its proper treatment. The result is good and in 2019-20, 22 RMPs gained adequate knowledge on the disease by the efforts of BOARD. They are now also providing adequate treatment to the patients.

PROGRAM UNDERTAKEN FOR YOUTH (age group 11-19 years)

With the support of ***The Mercury Phoenix Trust, UK***, BOARD has undertaken initiative to aware youth on HIV/AIDS in Daniawan block of Patna district in Bihar where majority of target households belongs to SC and OBC having very low income due to marginal or no landholdings. Hence, they have no option other than engaging themselves as agricultural labourers or in non-farm activities or migrate to urban areas for livelihoods. It is a well known fact that a large number of poor people (both male & female) migrate to Punjab, Haryana, Delhi, Assam and Kolkata etc. from Bihar where they used to have unprotected sex. After coming back to their homes, a number of them suffer from HIV/AIDS. This is a real threat in rural community because of the prevailing ignorance and illiteracy that bring this dreaded infection to them.



In this context, the following activities were organized by BOARD from February to March'20 –

ACTIVITIES:

1. Pre survey for knowledge and perception of HIV/ AIDS among school students, adolescent & youth in Shahjahanpur and Singriawan Panchayats of Daniawan block.
2. Sensitization meeting with stakeholders and school students.

OBJECTIVES:

- To survey knowledge and attitudes of HIV/AIDS among school adolescents & youth in the rural areas of Patna district. Analyze the outcomes of the survey by demographic characteristics and the implications of the data for HIV/AIDS awareness and education.
- To sensitize stakeholders and school students on HIV/AIDS and project objectives.
- To motivate stakeholders and school students for their true and sincere participation in the project.

PROGRESS: A study was conducted among school students in 05 villages of Shahjahanpur and 03 villages of Singriawan Panchayats of Daniawan block in Patna district, Bihar. 30 questions were asked that were divided into two categories: Questions concerning the routes of transmission and general knowledge about HIV/AIDS (including preventative measures and attitudes of infected). A total of **372 (218 girls and 154 boys)** school students (12-19 age groups) were surveyed.

Methodology: The purpose of the study was explained and informed consent was obtained verbally from the participating students and their parents. The survey was conducted anonymously and the students were assured of the confidentiality of their responses.

OUTPUT:

Routes of transmission of HIV (after compilation of data): Only **32%** of boys (N=49) and **42%** of girls (N=92) respondents considered that sexual contact is a route of transmission of HIV. Regarding transmission by oral sex, **44.2%** (N=68) of the boy's group considered it a route of transmission, whereas this figure was **32.6%** (N=71) among the girls' group. There was a significant difference between boys and girls groups concerning transmission by kissing. **48.7%** (N=75) of boys considered this a route of transmission, while the corresponding figure was only **43.6%** (N=95) among girls. More than **40%** of boys respondents (N=63) believed that shaking hands, touching or hugging someone is a means of HIV transmission, and the corresponding figure was **45.4%** in girls (N=99). No significant more differences were observed between boys & girls regarding shaving (use of common razors) as a route of transmission; a total of **78.2%** (N=291) were aware of this route, while **54.5%** (84 boys) and **55.5%** (121 girls) were aware of sharing of needle/syringe as a transmission route.

General knowledge of HIV/AIDS

General knowledge of HIV/AIDS among the students was surveyed and data were analyzed. A large number of respondents (**77.4%**); (**N=288 out of 372**) answered that HIV is a viral infection, without a significant difference between girls and boys groups. Of the total, **47.3%** thought that there is a vaccine for HIV (**54.5% boys = 84, 42.2% = 92 girls**). Meanwhile, **59.1%** of the total survey responded that there is no definitive



treatment for HIV/AIDS, without a significant difference between both groups. This preliminary data shows that the attitudes and knowledge of HIV/AIDS among the boys and girls are scattered. The study will provide a benchmark for future interventions and a basis for discussions in public platforms on HIV/AIDS awareness and education in Bihar.

OTHER ACTIVITIES

- **Campaign on Gender Based Violence:** Gender-based violence has turned an epidemic in India. Women across India have unanimously cited gender-based violence as a widespread and persistent challenge, linking it directly to alcoholism and dowry. Violence against women in the work place was identified as another “blind spot,” especially in poor settlements and areas where women work as informal labour without any rights like house help work, vending, agriculture laborer etc.

The main objective of campaign was to help participants understand GBV and its dimensions as well as to understand community based action to stop it. Thus the following objectives were outlined:

- To understand the differences between ‘Sex’ and ‘gender’.
- To explore social and cultural expectations for males and females, and illustrate the difference between those based on sex and those based on gender.
- To identify the many forms of gender-based violence.
- To understand the causes and consequences of gender-based violence.

As a result of the program has created a force of cadre on GBV in its target area. An intensive campaign was launched in the target area aimed at wider awareness and orientation of stakeholders. We reached to around 1000 people in general through messages on GBV through community meeting, IEC and folk media shows. Cadre celebrated women’s day and appealed to a larger group of women to “End the Silence to Stop the Violence” at family and society level. They also urged govt. to strengthen the support and redressed system.

Creating Conducive Environment - There is widespread hesitancy amongst most women who experience domestic violence to report or prosecute against such crimes. Fellow is trying to create conducive environment at community level through one day orientation for women to create a conducting environment in which they can report domestic violence in the committee and prosecute if required.

COVID-19 RELIEF OUTREACH

Covid-19 has created uncertain and stressful situations for people in India. Migrant workers, daily wage labours and other vulnerable communities have no access to income, food, and care packs. With no income due to the country lockdown, the vulnerable families are more impacting to hunger, starvation and exploitation in addition to the pandemic.

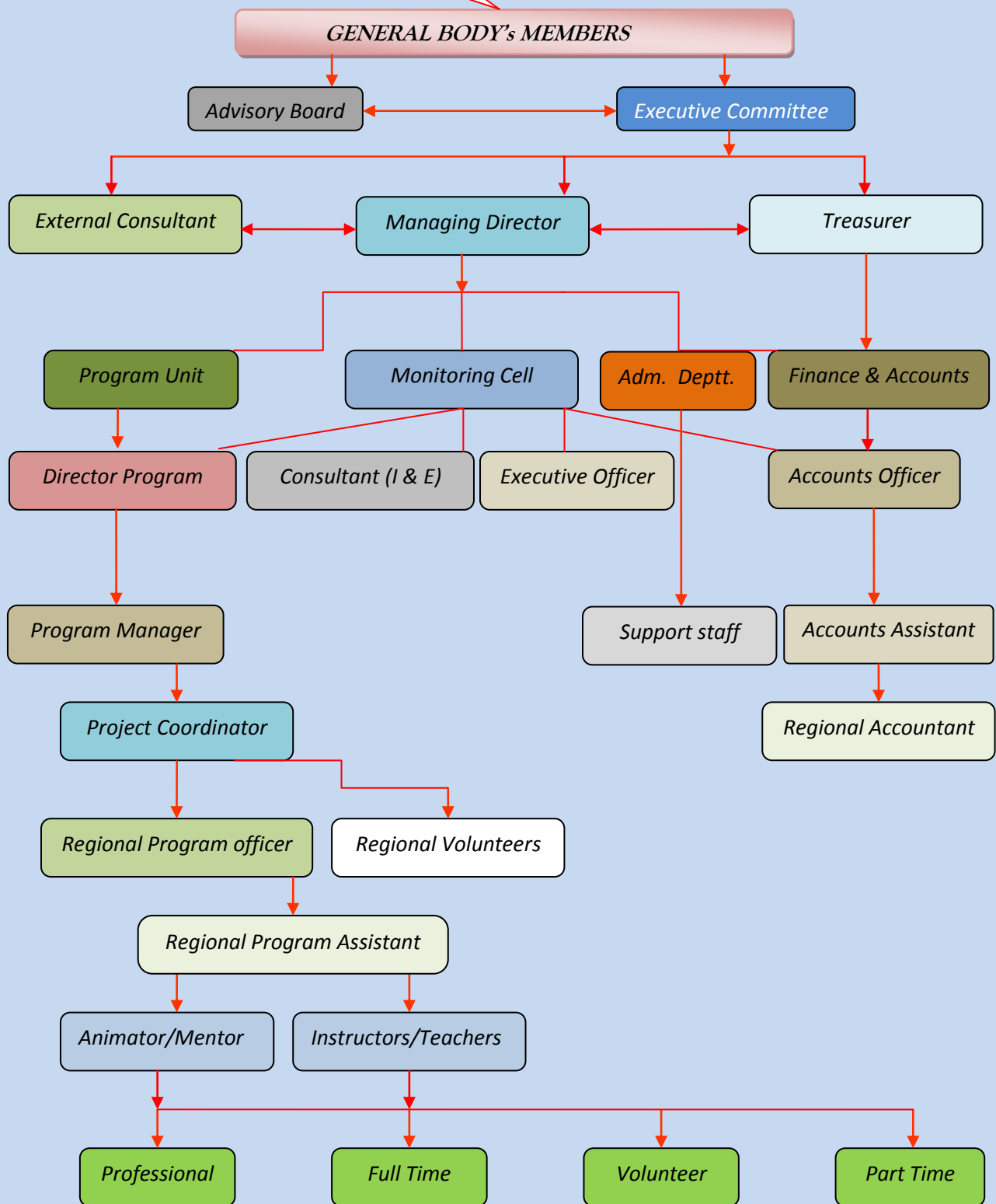
Our organization -BOARD has distributed 4kg wheat flour (Atta), 2kg rice, 1/2ltr mustard oil and 1 kg Sugar to 80 families of daily wage labourers and also provided lunch through its limited resources. We received numerous messages from many poor families for help but because of limited resources, we cannot help them. However, BOARD is exploring all possibilities that we can do in this grave situation.



MANAGEMENT INFORMATION

Following System adopted by the organization to ensure better Management and project implementation has been formulated below:

ORGANIZATION STRUCTURE CUM MIS SYSTEM



AUDITOR'S REPORT

BIPIN VIVEK & ASSOCIATES CHARTERED ACCOUNTANTS

204, Vrindawan Kunj, Exhibition Road, Patna-800 001 (Bihar)

Ph: 0612-2218091, 9334112369

Email: vivek_bipin@yahoo.co.in

Ref. No. :

Date:

INDEPENDENT AUDITORS' REPORT

To,
**THE MEMBERS OF
BOARD (Bureau of Obligate and Accompanier for Rural Development)**

We have audited accompanying financial statements BOARD ("the Trust"), which comprise the Balance Sheet as at **March 31, 2020**, the Statement of Income and Expenditure, for the year ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Trust's Management is responsible for the matters stated in the Indian Trust Act, 1882 with respect to the preparation of financial statements that give a true and fair view of the financial position, financial performance of the Trust and in accordance with the accounting principles generally accepted in India.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements free from material misstatement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India;

- In the case of Balance Sheet, of the state of affairs of the Trust as at **March 31, 2020**;
- In the case of Statement of Income & Expenditure, of the excess of expenditure over Income for the year ended on that date.

Report on Other Legal and Regulatory Requirements

As required by the Indian Charitable Trust Act, 1882 applicable the state of Bihar and on the basis of such checks as we considered necessary and appropriate and according to information and explanations given to us during the course of audit, we enclose in the Annexure, a statement on the matters specified therein.

For BIPIN VIVEK & ASSOCIATES
Chartered Accountants
Firm Reg. No.010177C


BIPIN VIVEK
Partner
M. No.079917

Place: PATNA
Date: 28.10.2020

UDIN - 20079917AAACT6306

Annexure to the Auditors' Report

(Referred to under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

- a. The accounts are maintained regularly and in accordance with the provisions of the Indian Trust Act, 1882 and the Rules there under.
- b. The Receipts and disbursements are properly and correctly shown in the accounts.
- c. The Cash Balance & Vouchers are in the custody of the Accountant or Trustee on the date of the audit were in agreement with accounts.
- d. All the books, deeds, accounts, vouchers and other documents of records required by us, were produced before us.
- e. During the year, the Trust did not hold any inventories of movables.
- f. The Accountant appeared before us and furnished the necessary information required by us.
- g. No property or funds of the Trust were applied for any objects or purpose other than the objects or purpose of the Trust.
- h. There are no loans outstanding as at 31st March 2020, for more than one year from due date of the scheduled repayment and no amount is written off during the year.
- i. No money of Trust has been invested contrary to the provision of The Income Tax Act.
- j. There have not been alienations of immovable property contrary to the provisions of The Income Tax Act which have come to our notice.

For BIPIN VIVEK & ASSOCIATES

Chartered Accountants
Firm Reg. No. 010177C



M. No. 079917
BIPIN VIVEK
Partner
M. No. 079917

Place: PATNA
Date: 28.10.2020

Bureau of obligate and Accompanier for Rural Development (BOARD)

At & P.O: Shahjahanpur, Dist. - Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 05.05.2016

CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)

BALANCE SHEET AS AT MARCH 31,		2020	2019
SOURCE OF FUNDS		₹	₹
CAPITAL AND GENERAL FUND			
Capital Funds (As per last Balance sheet)		407,082.55	407,082.55
Corpus/Revolving funds (as per last balance sheet)		477,212.00	477,212.00
		<u>884,294.55</u>	
Surplus/ (deficit) as per Income & Expenditure Account		(204,468.00)	679,826.55
RESTRICTED FUNDS			
Exigency funds			64,793.50
As per last Balance sheet		64,793.50	
Add: during the year	4	<u>3,440.00</u>	68,233.50
CURRENT LIABILITIES & PROVISION			
Grant received in Advance			
The Mercury Phoenix Trust, UK		348,726.00	
Liabilities for Expenses (Audit fee)		<u>10,620.00</u>	9,440.00
	Total	<u>1,107,406.05</u>	<u>958,528.05</u>
APPLICATION OF FUNDS			
FIXED ASSETS			
As per last Balance sheet		257,649.00	257,649.00
Add: New Assets (as per Fixed Assets Schedule)	1	<u>29,485.00</u>	
		287,134.00	
Depreciation		<u>(29,363.00)</u>	257,771.00
LOAN & ADVANCES			
Micro loan (RF) to JLGs members (As per last year)	5	663,251.00	663,251.00
Add: During the year		<u>148,592.00</u>	
		811,843.00	
Less: Refund by Beneficiaries		<u>(177,578.00)</u>	634,265.00
CURRENT ASSETS			
<u>Closing Balance</u>	3		
Cash in hand		14,512.50	15,216.50
Cash at Bank - SB A/c No.2004101010257 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		189,106.02	1,990.02
SB A/c No.2004101013318 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		2,650.62	1,595.62
SB A/c No.11836695398 with SBI Shahjahanpur, Patna		4,685.40	1,410.40
SB A/c No.11836695659 with SBI Shahjahanpur, Patna		<u>4,415.51</u>	17,415.51
	Total	<u>1,107,406.05</u>	<u>958,528.05</u>

The schedules referred to above form an integral part of the financial statements

Significant accounting policies and notes to the financial statements are annexed.

For and on behalf of the Society/Trust

For BIPIN VIVEK & ASSOCIATES

Chartered Accountants

Mem. Reg. No. 010177C

Naresh Chandra Verma
Managing Director



Sangita Kumari
Sangita Kumari
Treasurer



BIPIN VIVEK
Partner

Patna
Oct. 28th, 2020

Bureau of obligate and Accompanier for Rural Development (BOARD)

At & P.O: Shahjahanpur, Dist- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 05.05.2016

CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH, 31		2020	2019
INCOME:		₹	₹
Grant & Donation Received - Foreign			502,386.00
Grant/Donation - The Mercury Phoenix Trust, UK	377,706.00		
Less: Grant Received in Advance	(348,726.00)	28,980.00	
Received from Program Activities - Foreign			
Vocational Training Centres (VTCs)	41,270.00	68,250.00	
Micro Finance Units	142,944.00	187,037.00	255,267.00
	184,214.00		
Less: Exigency Funds	(3,350.00)	180,864.00	
Others sources/Receipts - Foreign			
Bank Interest		76.00	2,044.00
Fund Received - Domestic			
Resource & Support cost - MHM Program	35,000.00	56,000.00	
Resource & Support cost - HIV/AIDS Awareness Program	25,000.00	49,000.00	
Donation - Ultra Poor Program	40,000.00	47,587.00	
Donation - Financial Literacy Program	4,000.00	9,445.00	
Donation - HIV/AIDS Awareness Program	20,000.00	20,435.00	
Donation - IEC Materials	20,000.00	4,200.00	
Donation - Social issues Program	48,255.00	192,255.00	6,080.00
Donation - General (Public/Community/Friends)		142,000.00	163,478.00
Received from Activities - Domestic			
Vocational Training Centres (VTCs)	19,825.00	28,956.00	
Micro Finance Units	104,040.00	238,200.00	
Educational Program	112,440.00	107,320.00	374,476.00
	236,305.00		
Less: Exigency Funds	(90.00)	236,215.00	
Others sources/Receipts - Domestic			
Bank Interest	866.00	709.00	
Membership Fee	30,000.00	30,000.00	
Consultancy Fee	23,000.00	48,000.00	
Sale of Group Passbook & IEC Materials	1,680.00	1,866.00	
Sale of old News paper & Periodicals	1,034.00	912.00	
Rent from Training Hall (Project Program)	26,000.00	82,580.00	22,000.00
Surplus/ (deficit) for the year		204,468.00	-
Total		1,067,438.00	1,593,905.00
EXPENDITURE:			
Administrative Expenses - Foreign	26,179.00	21,381.00	
Administrative Expenses - Domestic	82,852.00	111,031.00	106,443.00
Program Implementation Costs - Foreign			
Promotional Expenses	-	33,130.00	
Livelihood Skill Program (Tailoring & Computer)	142,176.00	425,504.00	
HIV/AIDS Prevention Education & Awareness Project	28,980.00	-	
Micro-Finance Program	44,000.00	215,156.00	48,810.00
Personnel Cost		45,000.00	507,444.00
Program Implementation Costs - Domestic			
Promotional Expenses	7,921.00	17,935.00	
Livelihood Skill Program (Embroidery)	54,960.00	41,720.00	
Educational Program	101,904.00	89,828.00	
Ultra Poor Program	60,523.00	107,368.00	
Micro-Finance Program	70,365.00	84,388.00	
Health Care and Emergency Covid-19 Relief Program	204,795.00	500,468.00	210,213.00
Personnel Cost		155,800.00	170,000.00
Other Expenses - Audit Fee (Provision for the year)		10,620.00	9,440.00
Depreciation		29,363.00	62,484.00
Surplus/ (deficit) for the year		-	75,261.00
Total		1,067,438.00	1,593,905.00

Signed subject to our separate report of even date.

For and on behalf of the Society/Trust


Naresh Chandra Verma
Managing Director

Patna
Oct.'28th, 2020




Sangita Kumari
Treasurer

For BIPIN VIVEK & ASSOCIATES

Chartered Accountants
Firm Reg. No. 010177C


BIPIN VIVEK
Partner
Membership No. 079917



Bureau of obligate and Accompanier for Rural Development (BOARD)

At & P.O: Shahjahanpur, Dist.- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 05.05.2016

CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH, 31	2020	2019
	₹	₹
RECEIPTS:		
Opening Balance		
- Cash	15,216.50	11,996.50
- Bank	22,411.55	31,831.55
		43,628.05
Receipts during the year (As per Schedule)		
Grant & Donation Received - Foreign		502,386.00
Grant/Donation - The Mercury Phoenix Trust, UK	377,706.00	
Received from Program Activities - Foreign		
Vocational Training Centres (VTCs)	41,270.00	68,250.00
Micro Finance Units	142,944.00	159,091.00
		227,341.00
Others sources/Receipts - Foreign		
Bank Interest	76.00	2,044.00
Fund Received - Domestic		
Resource & Support cost - MHM Program	35,000.00	56,000.00
Resource & Support cost - HIV/AIDS Awareness Program	25,000.00	49,000.00
Donation - Ultra Poor Program	40,000.00	47,587.00
Donation - Financial Literacy Program	4,000.00	9,445.00
Donation - HIV/AIDS Awareness Program	20,000.00	20,435.00
Donation - IEC Materials	20,000.00	4,200.00
Donation - Social issues Program	48,255.00	192,255.00
Donation - General (Public/Community/Friends)	142,000.00	163,478.00
		356,225.00
Received from Activities - Domestic		
Vocational Training Centres (VTCs)	19,825.00	28,956.00
Micro Finance Units	104,040.00	151,150.00
Educational Program	112,440.00	107,320.00
		287,426.00
Others sources/Receipts - Domestic		
Bank Interest	866.00	709.00
Membership Fee	30,000.00	30,000.00
Consultancy Fee	23,000.00	48,000.00
Sale of Group Passbook & IEC Materials	1,880.00	1,866.00
Sale of old News paper & Periodicals	1,034.00	912.00
Rent from Training Hall (Project Program)	26,000.00	22,000.00
		103,487.00
Corpus Fund Drawings for life skill program		177,578.00
		114,996.00
Total	1,430,342.05	1,637,533.05
PAYMENTS:		
Administrative Expenses - Foreign	28,179.00	21,381.00
Administrative Expenses - Domestic	82,852.00	106,443.00
		127,824.00
Program Implementation Costs - Foreign		
Promotional Expenses	-	33,130.00
Livelihood Skill Program (Tailoring & Computer)	142,176.00	425,504.00
HIV/AIDS Prevention Education & Awareness Project	28,980.00	-
Micro-Finance Program	44,000.00	148,810.00
		607,444.00
Personnel Cost		45,000.00
Investment through Micro credit		148,592.00
		90,000.00
Program Implementation Costs - Domestic		
Promotional Expenses	7,921.00	17,935.00
Livelihood Skill Program (Embroidery)	54,960.00	41,720.00
Educational Program	101,904.00	89,828.00
Ultra Poor Program	60,523.00	107,368.00
Micro-Finance Program	70,365.00	84,388.00
Health Care and Emergency Covid-19 Relief Program	204,795.00	500,468.00
		210,213.00
Personnel Cost		155,800.00
Fixed Assets (Schedule - 1)		29,485.00
		46,185.00
Other Expenses - Liabilities for Expenses (Audit fee)		9,440.00
		7,000.00
Closing Balance (Cash and Bank)		
- Cash	14,512.50	15,216.50
- Bank	200,857.55	215,370.05
		22,411.55
TOTAL	1,430,342.05	1,637,533.05

Signed subject to our separate report of even date.

For and on behalf of the Society/Trust


Naresh Chandra Verma
Managing Director

Patna
Oct.28th, 2020




Sangita Kumari
Treasurer

For BIPIN VIVEK & ASSOCIATES


Chartered Accountants
Firm Reg. No. 010177C

BIPIN VIVEK
Partner
Membership No. 079917

BOARD

(Bureau of Obligate and Accompanier for Rural Development)
At & P.O: Shahjahanpur, Dist.- Patna, (Bihar)

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE FINANCIAL STATEMENTS

ABOUT THE TRUST

BOARD is trust domiciled in India and incorporated under the Indian Trust Act, 1882 ('the Act'). The trust is also registered under the Foreign Contribution Regulation Act and having Section 12A registration under the Income Tax Act, 1961.

The trust is engaged primarily in Education and Vocational skill Activities and also providing micro finance services to women in the rural and urban areas of Daniawan and Fatuha blocks in Patna (Bihar)

Significant accounting policies

1. Basis of preparation

The financial statements are prepared to comply with the mandatory accounting standards issued by the Institute of Chartered Accountants of India. The financial statements have been prepared on cash basis.

2. In preparing the Trust's financial statements in conformity with accounting principles generally accepted in India, the management is required to make estimates and assumptions that affect the report of the assets and liabilities at the date of the financial statements.

3. Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Cost comprises the purchase price and any cost of bringing the assets to its working condition for its intended use.

Depreciation on fixed assets is provided at the written down value basis and at the rate specified under Income Tax Rules, 1961.

4. Revenue recognition

Grant and other receipts: Various services/incomes are treated as revenue of the Society.

5. Grant for Project Assets

Grants relating to assets of projects are treated as deferred income which is recognized in the way of depreciation charge over the useful lives of the assets.

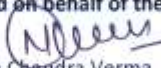
6. Balance of Grant account

- The balance in respective grant accounts, representing unspent amount in respect of the project is transferred to Balance Sheet as liabilities under restricted funds.
- Restricted Funds/funder's revolving fund has been used for funder other project activities /programs

i) Notes to the financial statements

1. The Society is registered under section 12A read with Section 12AA (1)(b) of the Income Tax Act 1961 w.e.f 1st April 2001, hence no provision for income tax and deferred tax has been made in the financial statements.
2. The charges against use of Training venue from project/program are being shown as income.
3. In the opinion of, loans and advances have a value on realization in the ordinary course of business at least equal to the amount at which they are stated in balance sheet and provision for all known liabilities have been made.
4. All income & expenditure have been recorded on cash basis during the year, except stated otherwise.

For and on behalf of the Society/Trust


Naresh Chandra Verma
Managing Director


Sangita Kumari
Treasurer



For BIPIN VIVEK & ASSOCIATES
Chartered Accountants

Place: PATNA
Date: 28.10.2020

