



"New Milestones.
New Horizons ..."

ANNUAL REPORT 2018-19





VISION

Adhikar works in quest of an **exploitation free and balanced society** based on human values of love, peace, freedom and equality where social and economic justice are ensured and each human being regardless of caste, creed, religion can **exercise their basic and fundamental rights with a dignified manner** and feel to be instrumental for their socio economic development in an atmosphere of social harmony to build a **just and equitable society**.

MISSION

Our Mission is the **economic and political empowerment of the marginalized** and deprived communities in rural and urban areas of Orissa through **ensuring an effective, flexible and responsive financial service system** and safeguarding their fundamental human rights which help them for a just and meaningful living.

OUR BELIEF

We at Adhikar devoted to the cause of socio-economic upliftment of the poor and underprivileged and believe that the holistic development of the women, our primary beneficiaries, have a ripple effect not only across their own families but the extended communities.

ADHIKAR AT A GLANCE

Adhikar strongly believes in the idea of “Social Entrepreneurship” as the driving force behind sustainable and large scale development. Social transformation will happen if a spirit of entrepreneurship is promoted among the targeted beneficiary sections making the developmental process self-sustainable and highly effective in the long run. The approach believes that the targeted beneficiary groups in any development intervention has to directly participate in the process and contribute to the costs involved to encourage their participation and “ownership”. They may be poor but dignified people and do not need alms and charity from others to change their lives. They have the capability to address the

critical issues of their life and earn their livelihood in a dignified way provided they have easy access to relevant resources like finance, technology, information and other such resources. Adhikar further realized that, the efforts in social change must focus on a market based solution rather than limiting to local issues. This can happen if the strategy is market driven rather than donor driven and reaches out to a larger section. Market driven interventions allow scaling up and consistency to bring about a marked change in the status of the poor people over a larger area. Adhikar has adopted this approach as the core in designing various intervention strategies.

AREA OF INTERVENTION

WATSAN

- ❑ JEEVAN DHARA
- ❑ INDIVIDUAL HOUSE HOLD LATRINE
- ❑ LOW COST HOUSING
- ❑ COMMUNITY WATER PLANT

SKILL

- ❑ PROJECT DAKHYATA
- ❑ SKILLS FOR LIFE
- ❑ YOGA FOR ALL
- ❑ ENTERPRENEURSHIP DEVELOPMENT THROUGH SKILLING ON COIR PRODUCTS
- ❑ SKILLING THE RURAL YOUTH
- ❑ KOUSHAL BIKASH

- ❑ SKILLING THE RURAL WOMEN
- ❑ ADHIKAR INDUSTRIAL TRAINING INSTITUTE
- ❑ ENHANCEING THE SKILL , KNOWELDGE AND APPTITUDE

LIVELIHOOD

- ❑ CHIK REARING
- ❑ DAIRY FARMING

LIVELIHOOD FINANCE

- ❑ FINANCIAL LITERACY
- ❑ LIVELIHOOD FINANCE

CLOTH FOR WORK

DISASTER RESPONSE

THE YEAR IN NUMBERS

- ❑ 1.97cr. spent on different projects
- ❑ 25 thousand people benefitted from our projects
- ❑ A further 2.25 lakhs people benefitted indirectly from our projects



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MESSAGE FROM PRESIDENT

It begins with a small initiate of innovative and sustainable action can make us change agents to write a glorious history in the lives of the marginal/excluded.

In the neo-modernization year with the rapid technological revolution that not only scaled up the awareness level across the socio-economic hierarchy but also provided a platform to improve the quality of life of people in the bottom of the pyramid. In this context I am writing this note. Adhikar is one of the leading non-profit organization committed to make a meaningful difference in the lives of the poor. While Adhikar is celebrating its 28th birth year we have touched the lives of more than 2 lakhs people living in some of the aspirational districts of Odisha, Chhattisgarh, Assam, West Bengal and Gujarat.

I take this opportunity to congratulate my colleagues, team members, funding

partners, and service providers who enabled us to achieve milestones as we walked on and make meaningful contribution to alleviate the problems of marginalized and economically weaker people. I am humbled here to say that the collaboration and cooperation of all stakeholders has resulted in shifting from only addressing the cause of social and economic inclusion of a larger deprived people.

Responding to the demands that are beneficial to a wider segment of the society is critical to Adhikar's objective and the area of our intervention is the evidence of our priorities. In Skill development we focus in bridging the skill gap of the youth. We strongly believe in the idea of "Entrepreneurship" as the driving force behind sustainable development of the marginalized communities. Our efforts are concentrated on scale-up the capacity of the youth for employment and

entrepreneurship by imparting skill. Our initiatives in Water and Sanitation are similarly focused. Fulfilling the motto of Swachh Bharat Mission we work to educate the people on the importance of improving health and hygiene, types of diseases and its root cause and the preventive cure, so that they live a healthy life and be more productive. Also working on creation of low cost infrastructure for accessibility of water and toilet to ensure safe drinking water and hygiene toilet (even for differently able people).

In this year we added another beautiful chapter in to our journey – signing MoU with HSBC for undertaking CSR project "Skill for Life" and another MoU with FAAS for creating access to sanitation facility for people with reduced mobility. We are also glad to share that we have achieved another milestone in ensuring safe drinking water and sanitation to 15700 households.

Odisha's geo-climatic condition and its high degree of socio-economic

vulnerability make it one of the most disaster prone states in India. Being one of the pioneers of Odisha Disaster Mitigation Forum (ODMF) in Odisha, Adhikar ensures immediate and effective relief and rehabilitation service to the affected people. With the tireless effort of our staff and other stakeholders we have positively responded to the humanitarian call to save and restore the lives of Titli cyclonic storm affected people.

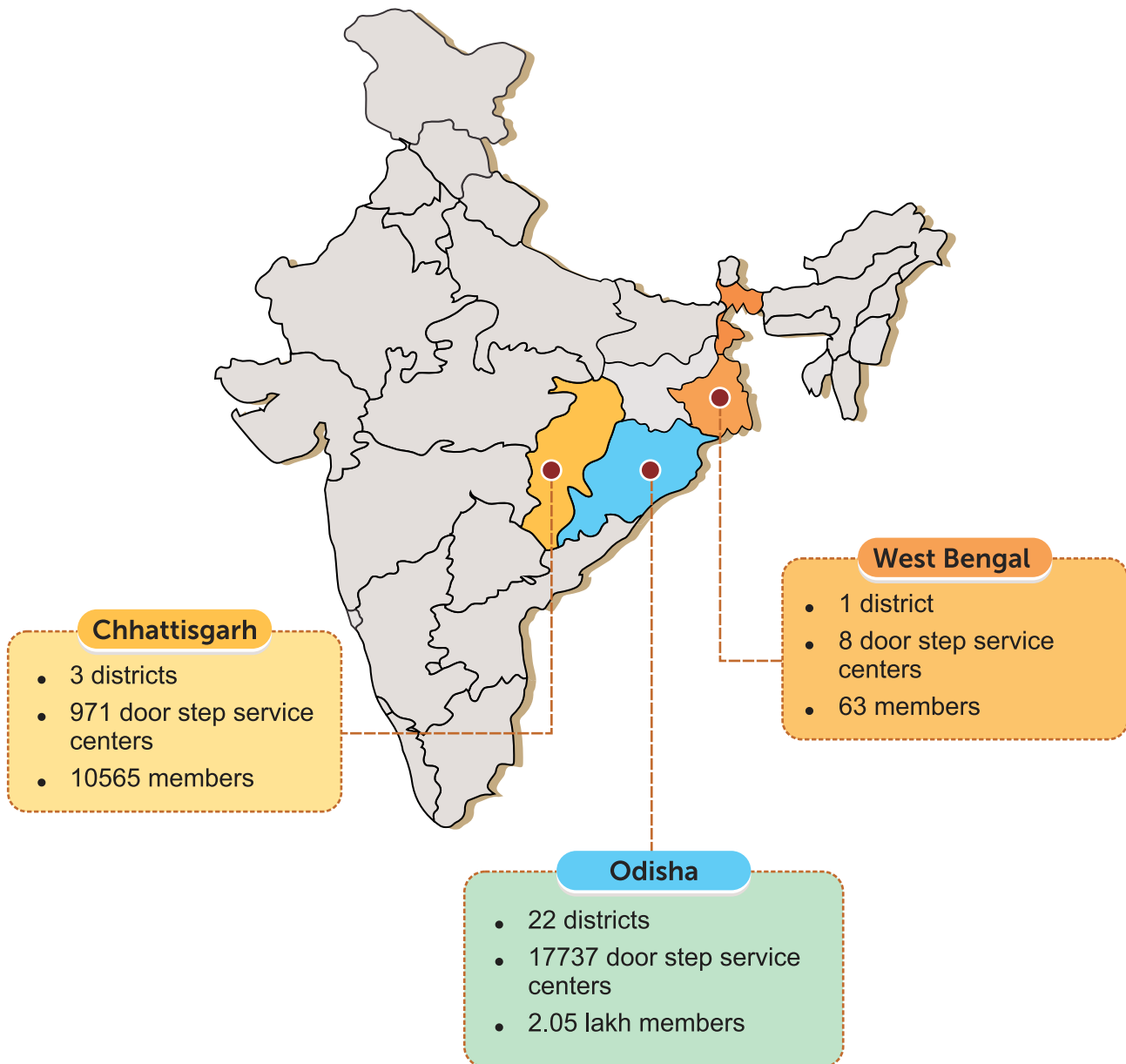
Several other milestones were achieved during the year and the report outlines some of our key achievements and how we got there. The commitment and obligation in which we undertake the responsibility to create a difference is vital to us at Adhikar and consequently the people we intervene. While the aspirations of the people are increasing and they are ready to run an extra mile to make their dream a reality, having years of experience in social transformation and by utilizing our resources, we will continue to work to enhance the quality of life of the people we serve.

Mohammad Nooruddin Amin

Founder and President

Adhikar

Where We Work



BOARD OF MANAGEMENT



Mohammad Nooruddin Amin is the promoter of Adhikar and also the founder president. He has over 14 years of experience in microfinance to his credit. In addition he also is a veteran social development professional with 26 years of extensive experience in the sector. He innovated the concept of money remittance for the migrant workers and also initiated the cooperative movement in the state of Odisha. Under his dynamic leadership and financial acumen, Adhikar has reached out to even extremely difficult geographical locations including left wing extremist affected districts of Odisha and Chhattisgarh. In addition he is an Ashoka Fellow in 1995 for the innovative approach to financial and social intermediation through SHGs.



Mr. Gobinda Chandra Dalabehera has over 17 years of extensive experience in Microfinance and social development. Prior to joining Adhikar he worked with various organisations, where he was involved in SHG Federation Promotion and Microfinance in Grameen model, National Crech Programme. At Adhikar he has carried out various responsibilities in the fields of internal audit, operation, government liaisoning, livelihood promotion, safe migration and promotion of SHG federation.



SK. Abdul Safique is a social activist, having progressive mindset believes in Gandhian philosophy. Since a long time he has been committed and devoted for social development activities. He is associated with organisations like Action Aid, Oxfam etc., and leading a development organization called LOK BIKASH based at Jajpur.

REACHING THE UNREACHED

The changing socio-economic landscape and unequal pattern of growth across the country as worsen the issue of access and finance for marginalized communities who are reeling under the tyranny of poverty and social injustice. Among the marginalized, women and girls from backward communities are more susceptible to the growing inequalities in the society. Adhikar believes in a holistic approach to reach the unreached and bring an improvement in the lives of the poor and excluded, through its diversified welfare programmes in eight major areas – Skill Development, Water & Sanitation, Livelihood Restoration, Disaster

Response, Cloth for Work, Financial Inclusion, Financial Literacy and Affordable Housing. So far we have been able to directly impact the lives of around 2 lakhs people living under the tyranny of poverty.

Our approaches and strategies for reaching the most vulnerable or excluded communities and women and girls have been effective to different degrees. The annual report gives an insight in to our activities, initiatives, innovations, achievements and how we moved ahead to be more effective to our beneficiaries.



310
Villages in 26
districts across
3 states
impacted.



25,000
Members and
their household
directly impacted
through Adhikar
projects



1,25,000
People indirectly
impacted
through Adhikar
projects

WATSAN

WATER AND SANITATION



Water, Sanitation & Hygiene (WASH) is one of the primary drivers of public health. It is imperative to ensure access to clean water and adequate sanitation facilities to all sections of the society but millions of people still find it difficult to achieve this. Access to WASH is critical when we talk about sustainable social and economic growth. These basic rights have not been realized by many poor and underprivileged people, so we strive hard to improve WASH and thereby, living and economic conditions of poor rural and semi-urban households, through economic incentives, primarily enhancing financial inclusion of these households.

The status of water and sanitation rights of people in rural Odisha shows that these basic human rights have not been realized by a majority of poor people. In Odisha 25% (2011 census) household have access to tapped water connection

and bore well in compared to 88.5% nationally. The poor people living in rural Odisha are more vulnerable to water born diseases due to unsafe drinking water, poor hygiene behavior and lack of sanitation. It is estimated that currently



46% MMR and 40% NMR cases are found in Odisha. Access to clean drinking water, personal hygiene and safe sanitation is a major challenge across the world in general and Odisha in particular. The new sustainable development goals (SDGs) aspire to ensure availability and sustainable management of water and sanitation for all the people by 2030. Adhikar has been sincerely working to make substantial progress in improving access to unserved populations with safe drinking water and sanitation. Changing people's behavior and attitude is the most difficult task but this is fundamental to create a healthy society. To internalize the good hygiene and sanitation practices among the people Adhikar educates communities which had a direct impact on safe drinking water.

Working towards fulfilling the objective of Swatch Bharat Mission, Adhikar works towards improving access to safe drinking water, good hygiene practices and sanitation. Adhikar with support of Water.Org, USA started the WATSAN project namely Project Jeevan Dhara in 2012, which envisions ensuring healthy life to more than 50,000 household of rural Odisha. It focuses in providing instant connection of safe drinking water and provision of improved sanitation facility for the household. Also our efforts are on improving hygiene behaviour and promote community led holistic approach to achieve the goal. Over the year we could reach out to around 15,700 households in rural Odisha.



OUR ACHIEVEMENTS



There was an overall increase of **30 %** from last year in access to clean tapped drinking water



7800 members and their household directly benefited through Adhikar Sanitation Project



Educating children on WASH in 56 schools and communities in 75 villages across 3 states of India

CHANGE THAT INSPIRES US

Babina Sahu of BGM Shanti JLG stays along with husband and two children in Boriguma, Koraput district. She used to depend on the only well in her village and spent 3/4 hours a day to fetch water. Also children often get sick as a result of unsafe and untreated water.



When Adhikar representatives first came to her village and approached her of having own tapped water connection at home, she had completely reluctant to the idea. But when the representative explained her about the safety and benefit of having tapped drinking water at home, she agreed to the concept.

She borrowed a loan of 5000 rupees and got tapped water connection installed in her own house. For last couple of years she doesn't have to worry about spending time in fetching water or children's sickness. Adhikar WATSAN project brought Smile on her face.

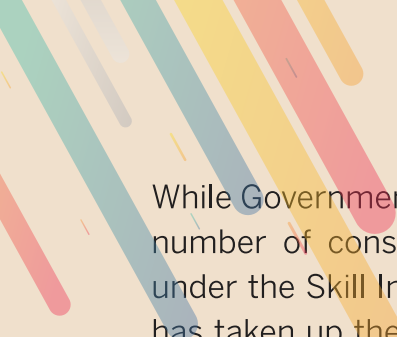
SKILL DEVELOPMENT



Adhikar strongly believes in the idea of “Entrepreneurship” as the driving force behind sustainable and large scale development of the marginalized and deprived communities. Thus, it is envisioned to scale-up the capacity of the youths for employment and entrepreneurship by imparting skill. Bridging the skill gap of the weaker sections is critical at Adhikar as it widens the scope to generate sustainable income. Adhikar's skill initiatives include transforming the un-skilled and semi-skilled youths as skilled labourers. Establish skill centers of excellence as skill hubs for unemployed youths with modern amenities, infrastructures and quality trainers.

Skilling the Unskilled (OSDA)

Our educational ecosystem lacks particularly good at blending learning with working, or learning by working. Though we have initiate numerous programme in our schools and colleges that focuses on various activities and practical learning through project works but infact we believe that learning as a process is different from working. It means one has to learn before working. In an environment where there is huge gap in demand and supply of skilled workforce, it would be wise to accommodate wide learning process such as apprenticeship or skilling programme along with regular studies.



While Government of India has instituted a number of constructive policy measures under the Skill India mission, Adhikar also has taken up the responsibility to skill the unskilled and semi-skilled and participate in the process of reducing the skilling gap and create opportunity for a sustainable income of the youths. Through this programme Adhikar signed the MOU with Odisha Skill Development Authority (OSDA) for skilling and placement of 300 rural youths of rural pockets in 3 different trades like Retail Sales Associate, F&B Steward & Asst. Electrician.

Skills for Life (HSBC)

The project in support from HSBC-Swades Foundation, Mumbai is aimed at skilling the unemployed youths who are not able to access quality training to make a professional career. We focus on youths from rural and semi-urban areas especially from economically weaker sections who cannot afford to join a skill training institute. Preference is given to SC, ST, OBC & Women candidates who are mostly excluded and unable to join an established skill training institute. The skill training was designed to train 600 youths of 18-30 age groups on Retail Sales Associate and Food & Beverages-Services. The skill training will capacitate the youths to earn a monthly income of 6,000 – 10,000 rupees.

YOGA

To Make a Difference: Despite technological and economic revolution still a large sections of women and girls live in the margin. They are denied of the basic rights

of health, employment, and respectable status in the society. Health is not only critical to a peaceful and happy life but also improves the potentiality to be more productive. Adhikar envisions to Create a healthy and wealthy society for all, initiated the Yoga Training Programme in partnering with Skill Art and Beyond (SAB) in January 2019. The overall objective of the program was to provide skill training to rural women on Yoga in order to empower and create employment among them. Along with skill training it also imparts knowledge and ability to enable people to remain physically fit, possesses emotional stability, integrates moral values and develops spiritual well-being. The programme aims at reaching out to 100% women in the rural areas. Each batch consists of 50 students for duration of 66 days and were trained based on NSDC certified course curriculum. Over the period we have successfully trained 4 batches of women.

Adhikar ITI

The youth comprises over one-third of the Indian population which in turn constitutes a major part of the labour force of the country. Lack of appropriate skill discourages many youths to remain unemployed and bear the burden of poverty. ADHIKAR Industrial Training Institute at Gania in Nayagarh Distirct is a center of excellence, spread over 43560 sq. ft. area, having fully equipped with smart classes, practical labs for each department, meeting room, office, residential facility for staff and hostel for the students. This high-tech and well equipped infrastructure facilitate youths from poor and underprivileged sections of the community

in their pursuit to learn, skilled and mentored to be moulded as skilled professionals. They become eligible competitor of the job market and earn their required livelihood while filling the vacuum of workforce in India. ITI was recognized by National Council of Vocational Training (NCVT) in the year 2011. Two specialized training programmes such as Electrical and Welder offered in the ITI. 21 seats are being allocated for each trade.

There are 3 full time experienced faculties in the ITI and a Principal to lead the program. Adhikar has set up this institute to cater the need for skilled workforce in India and create better opportunities for the poor and marginalized in the rural Odisha. Over the years 294 students have successfully completed their training and placed in different institutions as per their expertise.



Soft Skill Development

Skill and knowledge is critical to any country contributing towards economic growth and social development. As the country is moving towards a larger economy it brings forth challenges, which can be dealt if we have a skilled workforce. ADHKAR undertakes Pradhan Mantri Kaushal Vikas Yojana(PMKVY) since 2016



at Adhikar ITI, which is accredited by the NSDC as the approved training centre for carrying out skill training programs under PMKVY, Ministry of skill development, Government of India. Under this programme socially underprivileged women and school dropout girls receive training in Self employed Tailoring & Retail Sales Associate–Telecom. The IT laboratory is fully air conditioned with 15 net connected computers. It facilitates the students to use internet to learn the latest trends and access relevant information. The class rooms are equipped with chairs, CCTV, projectors and other accessories. The tailoring laboratory includes more than 15 sewing machines, scissors and other accessories. The training centre has separate toilets for male and female, drinking water, rest shade, fans etc to provide a good learning environment. Each course enrolls 120 students per batch. Well qualified trainers trained the students with NSDC prescribed modules. 240 trainees trained under the two trades and over the years more than 65% successful students were placed in different institutes.

become stewards and receptionist in star hotels. It is a 30 days course with 8 hours per day for study and 2 hours per day for recreational activities. The course takes place in batches where 30 students can be accommodated in one batch. The programme facilitate the unemployed youth to be skilled workforce to fill the gulf in the worksfoce requirement in India. It also helps us to provide the hotel industry with candidates who have both theoretical as well as practical knowledge. After completion of the 4 week long course the students get placed at suitabe hotels. Out of 180 students received training 127 placed at various hotels in Bhubaneswar, Puri, Kalahandi, Nayagarh etc.

TATA Skill Project

Adhikar ensures social and economic empowerment of the rural poor in Odisha by enabling sustainable livelihood of the people. In this endeavour TATA Skill Project is a significant intervention to skilling the unskilled and semi-skilled. This project offers two short term certificate/diploma courses in the trade of Bar Bending and Shuttering. These skill trainings are critical

Food & Beverage Steward Training Programme

Adhikar in partnership with National Bank of Agriculture and Rural Development (NABARD) successfully launched a certification course on skill development and training in the Food and Beverage Industry on 30th November 2017. The project aims at skilling unemployed rural youth to





to the construction industry. Duration of the training programme is two months followed by one month on job training in different construction companies. There is the provision to enroll 30 students per batch in each trade. Tata Trust facilitates Adhikar in recruiting faculties and developing modules for the courses. The focus is mainly students from the rural Odisha who are dropped out from the

school and are deprived of getting jobs. Special emphasis has been given to students belong to Scheduled Cast, Scheduled Tribe and Other Backward communities. Tata Trust supported in developing dummy construction sites within the ITI premises to facilitate the trainees to better learn the applicable skill. Over the years 250 trainees got trained & placed in concerned industries.



OUR ACHIEVEMENTS

Skilling the Unskilled rural Youths through NABARD, Bhubaneswar

180
Students
Trained

127
Students
Placed in Job

Project Dakhyata through OSDA, Bhubaneswar

60
Students
Trained

42
Students
Placed in Job

Skills for Life through Swades Foundation, Mumbai

60
Students
Trained

22
Students
Placed in Job

YOGA Instructor through SAB, Bhopal & NSDC, New Delhi

75
Students
Trained

45% got
self
employed

CHANGE THAT INSPIRES US



Laxmipriya Behera belongs to Nayagarh district. She comes from a very poor family. Her dream to uplift the family from the financial burden shattered as she couldn't continue in her studies. Against her will she worked as a daily wage labourer to feed the family. One fine morning she came to know about Adhikar F&B skill programme and enrolled in it.

After successfully completing the course she was employed as assistant steward at Suryansh Hotels and Resorts and earns decent salary to support her family.

LIVELIHOOD



A SUSTAINABLE WAY OUT OF POVERTY

Adhikar is determined on improving the social and economic status of the communities and enable them to live a dignified life. In May 2018 Adhikar introduced the Chick Rearing income generation project at Amathaguda village of Kalahandi District. Amathaguda one of the poor villages in Kalahandi district consist of 80 household as per 2011 census. Out of the total population a mere 12.3 percent people are having employment or earning for more than 6 months. Adhikar's small initiative in

introducing poultry production contributes significantly in economic development of the people. Families willing to adapt the business receive one week old chicks at their doorstep. More than 200 families in 10 villages of Kanigummah and Sindhipadar panchayat were supported to start poultry keeping. Within 2-3 months it gives them a good income. It's a holistic approach to help poor families to find a sustainable way out of poverty.

OUR ACHIEVEMENTS

COMMUNITY-LED DAIRY FARMING

Dairy farming has been part of agriculture for thousands of years. Historically it has been one part of small, diverse farms. In the last century or so larger farms concentrating on dairy production emerged. However there is ever increasing demand for dairy products in the household on a daily basis.

In 2012 Adhikar with the support from International Financial Corporation, New Delhi initiated 'Community Based Dairy Farming' at Kendupali, in Nayagarh district. It ensures livelihood opportunity for around 100 households in the region. The center uses advanced technology to milking cow which boosts production and keep cows healthy and comfortable. It also promotes organic farming with the use of compost cow manure. The project facilitates the local communities to get trained in dairy farming and provide handholding support to create a sustainable economy for the poor rural people.

85 farmers trained on Dairy farming

36000 liters of clean milk produced and marketed

CHANGE THAT INSPIRES US



Basuda

Bisi of

Kanigumma village lives with her husband

and two children. They

couldn't afford a day's complete meal and basic clothes due to financial poverty. Adhikar's small initiative in introducing poultry production and supporting her with chicks changed her life significantly. With 50 chicks she started her small initiative and after three months she could earn approximately 10000 rupees. Now she takes care of 100 chicks and hopes to have a sustainable income.



LOW COST HOUSING

After food, shelter is the most desired



need of all human being. Having a proper house causes dignified living. Housing, mainly for the poor and marginalized is a critical problem that occupies center-stage in present day development issues. Access to resilient housing by the poor and vulnerable sections always remains a distant dream due to lack of finance. Not having a proper house is a concern but unable to afford is a major concern. Realising this, Adhikar works hard to make poor people in rural areas afford a resilient house in reality. Adhikar's one of the major focuses is to make poor people in rural areas afford a proper house a reality. It provides a ray of hope to the rural poor through financial support for income generation and capacitates them in all manners to make profit and provide low cost loan to build or renovate their own house with proper sanitation and water facility.



CHANGE THAT INSPIRES US

Kumari Harijan, who resides in the outskirts of Jeypore, along with her husband and two children, runs a canteen business. The family could never accumulated enough money to renovate their own dream house. During rainy season they had hard times as the roof was damaged and seepage problem. Lack of credit opportunity further their problem.

Realizing their need for support and helplessness, one of her neighbour suggested her to approach Adhikar for a loan. She consulted the representative and found the process to be easy. She borrowed 30000 rupees and renovated their dream house. Smile restored on her face.

**There was an overall
increase of 20%
in providing low cost
housing loan**

**01 crores
of Rupees disbursed
in the last
Financial Year**

FINANCIAL LITERACY

Economists agree that the propensity to save is higher among the poor than their ability to take risk. This may sound absurd since without taking risk the savings would never grow. Hence worldwide the phenomena of financial inclusion have been recognised as an integral tool for social inclusion and human development. Digital Financial literacy is an important mechanism to advance knowledge regarding financial inclusion among the people. Lack of financial literacy can disable the ability to connect to the financial opportunities, operations of the market, access to information on products, prices, and informed proper investment. With the knowledge of financial literacy the unbanked population not just connected to institutions but have better access to financial services.



CHANGE THAT INSPIRES US



Bibi Swain, has family of 5 members, with her husband, one son, father-in-law and mother-in-law. Until few years back she was just a home maker but now she is a successful entrepreneur. She wanted to contribute to the family income but remained helpless as there was no opportunity for her to get finance. She get know about Adhikar and approached for a support. With 20000 rupees loan support she started a small ration business. She could earn but without proper financial management she failed to save any for future.

She attended Financial Literacy programme through Adhikar and improved her financial management skill. "It changed my perspective of financial.

CLOTH FOR WORK



Food, Shelter and Cloth are the basic need of the people. Millions of people suffer due to lack of food, cloth, shelter and sanitation. Unfortunately in comparison to food and shelter, the need for cloth is neglected. It is observed that the need for cloth is as important to maintain a decent life. Our Cloth for Work (CFW) intervention works on these premises to fulfill the bare minimum needs of cloth which is equally important for maintaining a decent living standard. People are given cloths and other household materials against village development works. Additionally the Shramdan (Contributing Labour) activity helps in creating local assets which strengthens local economy and streamlines income generation activities



DISASTER RESPONSE

Having identified the bare need of cloth to live a dignified life, Adhikar in association with Goonj New Delhi initiated Cloth for Work programme in 2016 in Kalahandi district having high concentration of socially and economically weaker sections i.e., Scheduled Tribe and Scheduled Caste communities. They want to live a dignified life but acute poverty compels them to struggle. Initially the programme was focused in Thuamul Rampur block where 98.53 percent (Census 2011) of the household are living with a monthly income of less than 5000 rupees. The CFW programme not only created asset in the families but also develop asset in the villages like restoration of drinking water facility, repairing of approach roads, digging canal and construction of barricades etc. Over the years Adhikar has reached out to more than 640 households benefiting directly and indirectly around 4000 people in the region.

The severe cyclonic storm Titli hit Odisha and Andhra coast on 11 October 2018 affecting mostly the Gajapati, Kandhamals and Rayagada districts of Odisha and causing massive destruction to life and property of the people. The abrupt change in the nature of Titli, which affected nearly 6 million people left the state machinery in complete awe. Moreover, the post cyclone heavy showers usually observed during cloudbursts, as many as 80 people lost their lives, huge crop loss, houses were destroyed and heavy loss to livestock. Immediate after the cyclone 5 members' team from Adhikar visited nearly 10

affected gram panchayats for a rapid assessment of loss and damage. The poor social and economic condition of the people in this region made their lives more measurable in the post cyclonic period. As per the assessment report Adhikar in association with Goonj New Delhi carried out the relief work in more than 20 villages of Gajapati district touching the lives of 2400 people. Under Rahat programme people are distributed relief kits consists of non-food materials in return to their labour in cleaning and repairing the roads, removing the debris, repairing houses etc.

OUR ACHIEVEMENTS

2400 people
received relief
support under Rahat
programme

20 villages in 10
Panchayats of
Gajapati district
were reached out.





COMMUNITY BASED SAFE DRINKING WATER

Saline water laced with Arsenic in the Chilika region creates serious health related problems for the poor and marginalized communities. More than 15000 people in 132 villages depend on Chilika for their livelihood. Due to poverty they are unable to afford treated water from commercial sources and water purifiers at home and thus, continue to battle with various chronic diseases. This unseen battle only can be won if access to clean drinking water is resolved. In 2014 Adhikar in association with Dia Vikas and MI India Development Trust initiated Community Safe

Drinking Water at Hatabardih Panchayat of Balugan Block, Khordha District of Odisha.

The project plan was to ensure that community can develop knowledge, resources, system to maintain and get direct benefit out of it. The RO and Ultraviolet technology make the water completely free of any bacteria and other impurities making it safe for drinking. Through this programme 356 families from nearby villages were enrolled with Adhikar and availing the safe drinking water at their door step in less price.



Microfinance Cooperative Development Center is a training and resource development center created to address the capacity building needs of the development practitioners and professionals across the spectrum of development sector. Adhikar is a registered training partner with PMKVY along with other sponsored schemes, has facilitated more than 50 thousand trainees from Government Agencies, Banks, Donor houses, Corporate Agencies, NGOs and Educational Institutions to carryout training programmes.

The training center is equipped with all the advanced state of the art facilities like air conditioned training hall, meeting and conference hall, projector and public address system, residential and dining facility for the guests. The main objective of having basic infrastructure is to facilitate both social development and government organizations to execute various skill training programmes

in an innovative training model. The initiative is also to cater to the increasing demands for development and skill and knowledge base particularly in the areas of micro finance, livelihood promotion, women empowerment, inclusive growth models, financial literacy, business planning and resource location etc. The trained professionals will be scaled up in their professional skill which not only make them more productive but also further the growth of the institutions they are associated with. Adhikar hosts series of training programs throughout the year as prepared beforehand in the form of a training calendar. The grassroots organizations are given equal weight age in accessing the facilities along with premier institutes. Some of the agencies who used the facility to train their cadres are ODISHA LIVELIHOOD MISSION, ATMA Rayagada, Helpage India, Bhubaneswar NABARD, SIDBI , Sambandh, Sahabhhagi Vikash Abhiyaan, R C D C, CWS, OROSA, OXFAM, Bhubaneswar, Literacy India, Chennai.



Individual House Hold Latrine (IHHL) Project

In support of Habitat for Humanity India, New Delhi

Odisha has made significant progress towards achieving most of the millennium development growth. Different measures have been adapted by government and other development sectors to create a healthy and open defecation free society. Given the immense need of better sanitation among the people, Adhikar has been engaged over the years in facilitating toilets to the people. To make the mission more successful Adhikar has initiated its toilet building project in the aspirational districts of Koraput and Malkangiri. Over the year we have enrolled 140 women clients and supported loan for construction of Toilets.

CHANGE THAT INSPIRES US

Damai Pangi lives with her husband and two grown up girls in Malkangiri. Lack of awareness on hygiene practices and financial poverty forced them to practice open defecation. It was not only insecure but also hampered their social status and time. Her daughters learned about importance of hygiene practices in the school but poor financial condition kept them at the bay. Damai learned about the possibility of support from Adhikar. She approached Adhikar and received 20000 rupees to construct a toilet. Now they feel secure and leads a healthy living.



LIVELIHOOD FINANCE

Livelihood finance aims at providing financial services to the rural poor in order to enable them access finance to have sustainable income through micro entrepreneurship. Adhikar looks forward to create a space for financial inclusion of the poor through making finance available for business and capacity building. Adhikar has reached out to more than 2.15 lakhs of people since its inception and envisioned to impact in the lives of 5 lakhs of household in next 10 years.

CHANGE THAT INSPIRES US



Alimabibi a mother of 3 children, from Sunakhelar village of Khurda district was a homemaker and time to time taken up some unorganized sector jobs. Her husband works as a daily wage labourer. Low and irregular income of the family forced them at times to live with one meal a day. Poor financial condition also hampered their children's nutritional needs and education. Alima get to know about support from Adhikar and availed it. With the loan both wife and husband started an egg shop and gradually developed a chicken shop. Once she was uncertain about their future but a small intervention from Adhikar changed their entire course of life.

EVENTS



THE COURSE COMPLETE CERTIFICATE DISTRIBUTION CEREMONY OF F & B STEWARD TRAINEES

Under NABARD skill programme the course complete certificate distribution ceremony was held on 1 Aug 2018 at Hotel Suryansh, BBSR. CGM, NABARD, Mr. K. C. Panigrahi graced the occasion as Chief Guest. Premier hoteliers like Hotel Hindusthan International, SURYANSH, VITS from Bhubaneswar and GOLDEN PALACE, BLUE LILLY from Puri joined as guest of honor. More than 60 trainees out of 180 who have successfully completed the training and placed in different hotels had joined the programme and received the certificates from the Chief Guest. The hoteliers were felicitated by Adhikar for their contribution in successful placement.

Adhikar President outlined a vision of

Adhikar in skilling sector. By next 2 years Adhikar plans to train 5,000 youths in hotel and hospitality sector, General duty assts and in personal care, electrical, Beauty and wellness sector. Chief Guest, Mr. Panigrahi advised the audience to be uncompromising in quality of work, devotion to one's goal, patience and humility to be successful in chasing their dreams. He advised for discipline and positive team mentality for success and career growth among the trainees. Successful candidates well placed in hotels appreciated the efforts of Adhikar and NABARD. They shared their journey from unemployment to a good career in hotel industry.

EVENT PHOTOGRAPHS



WOMEN'S DAY CELEBRATION

A dhikar has organized a special programme to commemorate the International Women's Day on 8th March 2019 to highlight the contribution of women in the growth of the organization and spread the message of women empowerment. Staff at head office and branch offices celebrated the

day. This day reminded us the responsibility of women contributing towards creating a gender neutral society. All the participants lauded the cause of gender equality and called to remove all the barriers to create a women empowered society.



FINANCIAL REPORTS

ADHIKAR

PLOT NO-77/180/970, SUBUDHIPUR, TAMANDO.
BHUBANESWAR, ODISHA, INDIA, 752054

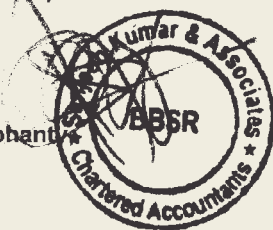
BALANCE SHEET AS ON 31.03.2019

<u>PARTICULARS</u>	<u>Sch.</u>	<u>As on 31.03.2019</u>	<u>As on 31.03.2018</u>
SOURCES OF FUNDS :		AMOUNT(₹)	AMOUNT(₹)
Capital Fund	I	49,587,560.05	46,393,619.96
Reserve for Loan Loss	II	4,867,221.00	4,867,221.00
Revolving Fund	III	7,426,192.25	5,006,191.01
Relief Fund	IV	-	-
Gratuity Fund	V	500,000.00	1,433,654.00
Temporary Restricted Fund (Unspent Grant)	VI	3,173,399.85	948,313.10
Secured Loan	VII	10,515,676.00	18,058,620.00
TOTAL		76,070,049.15	76,707,619.07
APPLICATION OF FUNDS :			
Fixed Assets	VIII	18,601,068.55	18,826,606.92
Investments (Current)	IX	3,150,000.00	8,100,000.00
Investments (Non Current)	X	15,512,500.00	10,010,000.00
Live Stock	XI	792,264.00	792,264.00
Water Plant		716,857.00	716,857.00
Current Assets, Loans & Advances			
Loans & Advances	XII	36,111,764.98	41,826,290.90
Cash & Bank Balance	XIII	7,942,068.64	5,978,749.69
Less:		44,053,833.62	47,805,040.59
Current Liabilities & Provisions	XIV	6,756,474.02	9,543,149.44
Net Current Asset		37,297,359.60	38,261,891.15
TOTAL		76,070,049.15	76,707,619.07

The above Balance sheet to the best of my/our belief contains a true account of the funds and liabilities and of the property and assets of the Organisation as on 31.03.2019

As per our separate report of even date.

CA.Sanjeeb K.Mohanti
Auditor



Md. N. Amin
Md. N. Amin
President
President
ADHIKAR

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR 2018-19

<u>PARTICULARS</u>	<u>Sch.</u>	<u>As on 31.03.2019</u>	<u>As on 31.03.2018</u>
		<u>AMOUNT(₹)</u>	<u>AMOUNT(₹)</u>
INCOME			
Development Project and General Administration			
GRANT IN AID	VI	8,686,081.25	3,911,015.74
Bank Interest		80,116.00	87,603.00
Donation / Contribution		5,000.00	-
Members Contribution		127,000.00	114,720.00
Community Mobilisation		127,060.00	174,260.00
Income from IGP (Diary)		915,153.00	658,107.00
Training Centre Facilities Charges		1,283,078.00	1,222,026.84
Interest on security deposit		13,333.99	13,333.00
Fees from Student		798,100.00	325,653.00
House Rent		1,140,000.00	645,000.00
Reimb Tata Proj Comm Dev trust		538,810.00	738,675.00
PMKVY SKILL TRG FEES		-	1,216,708.29
Miscellaneous Income		43,190.03	13,482.04
		<u>13,756,922.27</u>	<u>9,120,583.91</u>
Microfinance Project			
Income from Financial Services		5,040,064.00	6,016,588.00
Other Income		862,466.00	260,986.00
		<u>5,902,530.00</u>	<u>6,277,574.00</u>
		<u>19,659,452.27</u>	<u>15,398,157.91</u>
EXPENDITURE			
Development Project and General Admn.			
Jeevan Dhara- II (Water Org.)		4,050,367.58	3,258,161.35
Catalyzing demand-Opportunity International		1,345,963.62	
Construction of toilet-Habitat for Humanity		2,815,849.60	
HSBC Skills Swadesh Foundation		16,505.90	
Microfinance Co-operative Dev. Centre		1,083,755.49	805,200.07
Income Generation (Diary) Programme		939,457.06	826,562.40
Water purification project		128,114.96	153,802.85
Integrating the Migrant Workers- (SDTT)		-	18,420.00
Industrial Training Centre		233,008.47	348,262.63
TATA CDT Project		66,347.20	282,296.17
Skill Development TRG ON Hospitality (NABAR)		610,283.30	514,961.55
General Account		549,121.10	246,797.00
Interest on Loan		198,889.00	227,207.00
Pmkvy Project		658,555.90	1,115,785.22
LLED- NABARD		138,100.00	



ADHIKAR
PLOT NO-77/180/970, SUBUDHIPUR, TAMANDO.
BHUBANESWAR, ODISHA, INDIA, 752054

Accessible Family Toilet (FAAS)	6,294.00			
Depreciation	632,534.00		656,844.00	
Audit Fees	<u>81,500.00</u>	13,554,647.18	<u>47,200.00</u>	8,501,500.24

Microfinance Project

Personnel Cost	968,353.00		1,071,592.00	
Operational & Adm. Cost	636,712.00		342,041.00	
Depreciation	814,728.00		297,885.00	
Financial Cost	<u>1,403,957.00</u>	3,823,750.00	<u>2,298,925.00</u>	4,010,443.00
		<u>17,378,397.18</u>		<u>12,511,943.24</u>

Net Surplus/(Deficit)

Development Project and Gen. Adm.	202,275.09		619,083.67	
Microfinance Project	2,078,780.00		2,267,131.00	
		<u>2,281,055.09</u>		<u>2,886,214.67</u>

The above Income & Expenditure Account to the best of my/our belief contains a true account of all the Income & Expenditure of the Organisation for the Financial year 2018-19



Md. N. Amin
President

**President
ADHIKAR**

As per our separate report of even date.

CA.Sanjeeb K.Mohanty
Auditor



FUNDERS & INVESTORS

Our Partner's



We associated with





ADHIKAR

Plot no- 77/180/970, Subudhipur, Tomando,
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