



ANNUAL 2019 REPORT 2020

Over 29 Years of Commitment to people



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From the President's Desk

The whole world went through a challenging time towards the close of the 2019-20 financial year. The COVID 19 pandemic has affected more than 8 billion people from local to global alike. It confronted all of humanity without discriminating anyone, impacting life, livelihood, business and economies. The global economy which was crawling for some time before the impact of COVID 19 suddenly slipped further. The humanity is finding new ways for coping mechanism. The humanity is finding new ways for coping mechanism. The humanity is finding new ways for coping mechanism. The country has slowly started to expedite new avenues to realize the various development goals, as expectations for more vibrant economy. On top of it the changing attitude of government to squeeze the space for civil society has thrown new challenges to move on.

The past few years have been difficult and challenging for Adhikar. Frequent changes of leadership at the operational level, it is never an easy process to transition our organization into next chapter, where the founder has established a strong base and culture. COVID 19 period a blessing in disguise – it gave time and space to

regenerate ideas to re-establish equilibrium and innovatively initiate the next cycle of development. Our pioneering spirit which is embedded in our culture and strive to be open and transparent to funders, well-wishers and other stakeholders reenergizes our strength to deal with the challenges and punch above our weight to achieve the goal.

Having engraved in rural Odisha, registered 29 years ago, ADHIKAR is a resilient organization with deep root in rural Odisha. Over the years it has garnered support and built up significant resources for the economically poor and underprivileged society in India. Not least, it is the proud custodian of the assets it has created for its beneficiaries and in the process it has become a trusted partner for the poor people.

The depleting resources in the rural India is causing high rate of migration of people to the cities to



be engaged in the unsecured informal sectors, poses a different set of challenges for the government and civil society organization at par. The economically poor people in rural areas, lacking access to institutional credit, adequate skill to bank on the formal employment opportunities –neither have the voice nor the reach to climb the ladder to enjoy the economic freedom.

Of about 70% of rural Odisha depend on agriculture and its allied activities. Equally dismal is more than 80% workforce in India is unskilled or semi-skilled. Female labour force participation rate in India fell from 34% in 2006 to 24.8% in 2020. The situation has further aggravated during COVID 19 period as on average 70% drop in family income, 70% women are either not working or no job, 41% parents will not be able to cover children's education cost, 45% are not sure of finding a job in the post covid period. Intergenerational poverty gets further entrenched to these ever-increasing problems. Hence job creation is the order of

our time and we are finding ways to advance the objective.

Years of community engagement and institution building by adhering to our culture, has imbued in us the strength and skill needed to nurture processes to strengthen rural economy. Now, ADHIKAR is entering into the next phase; and we are confident that we will overcome the challenges by architecting augmented process to thrive in the world of opportunities. We will draw on the innovations of the past while also forging a new path of Excellency. I am confident that ADHIKAR is well posed to work with many partners including the government to harness the new opportunities and address the challenges at scale. By remaining committed to ADHIKAR's core value and its mission, I hope we will write more chapters of growth and success in the years to come.

Mohammad Nooruddin Amin

Founder and President,



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 Odisha 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.

02

Impacting Lives at the Grassroots

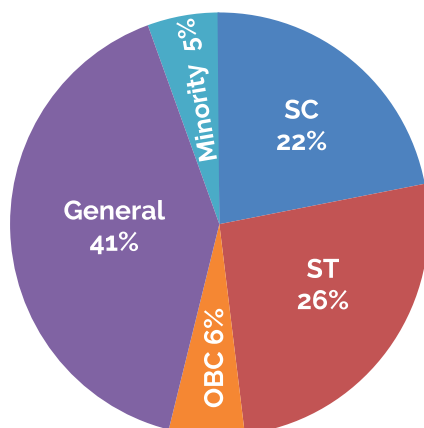
For a diverse and dispersed country such as ours, development approaches and processes to combat poverty cannot be uniform. Each area has different issues and needs. We have, therefore, designed different strategies and approaches with multifaceted programmes to address communities facing endemic poverty.



2.1

ADHIKAR at a Glance: Key Numbers 2019-20

Community outreach



District
25



Live touched
2 Lakhs
and Counting

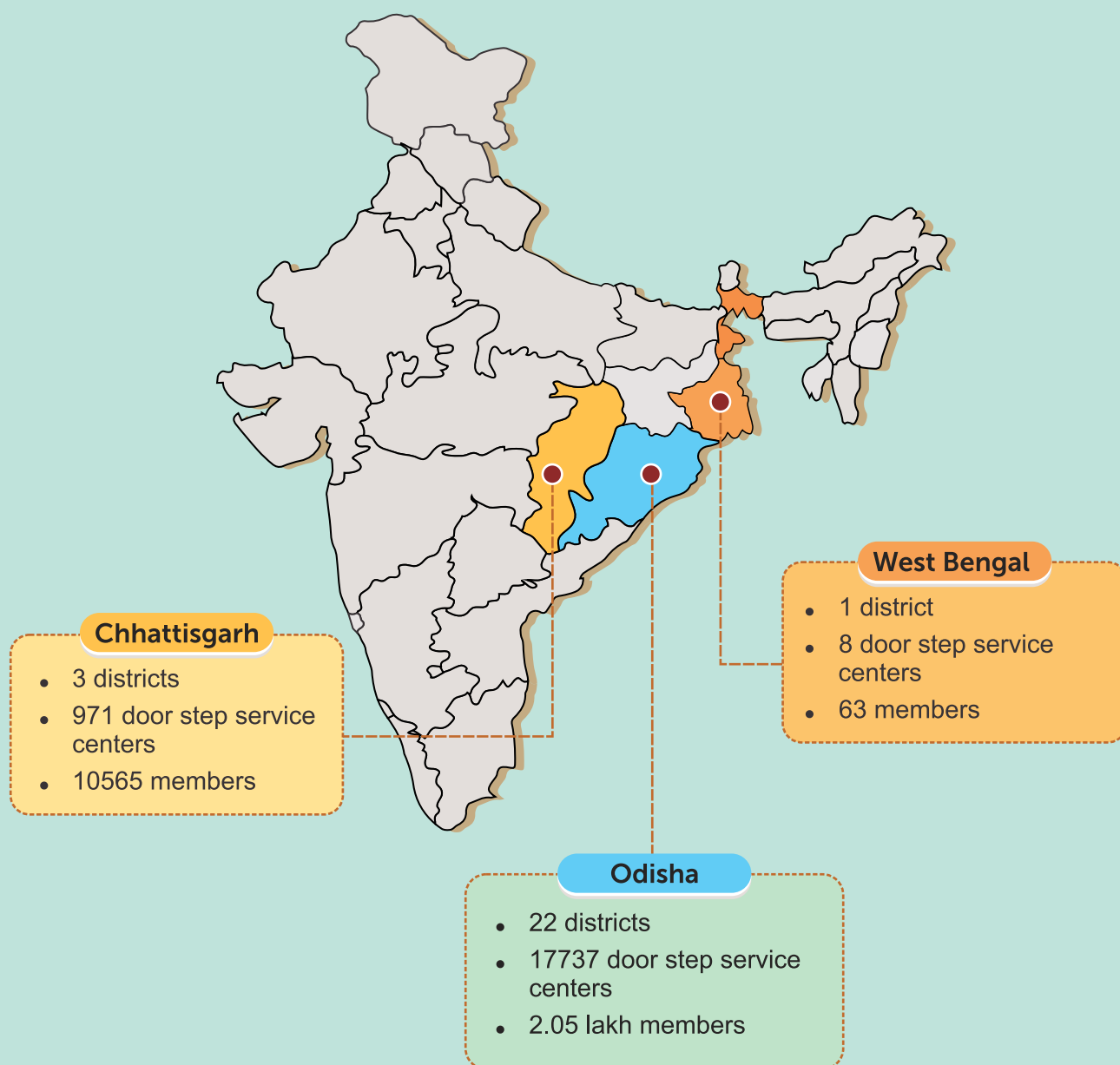


Villages
8200



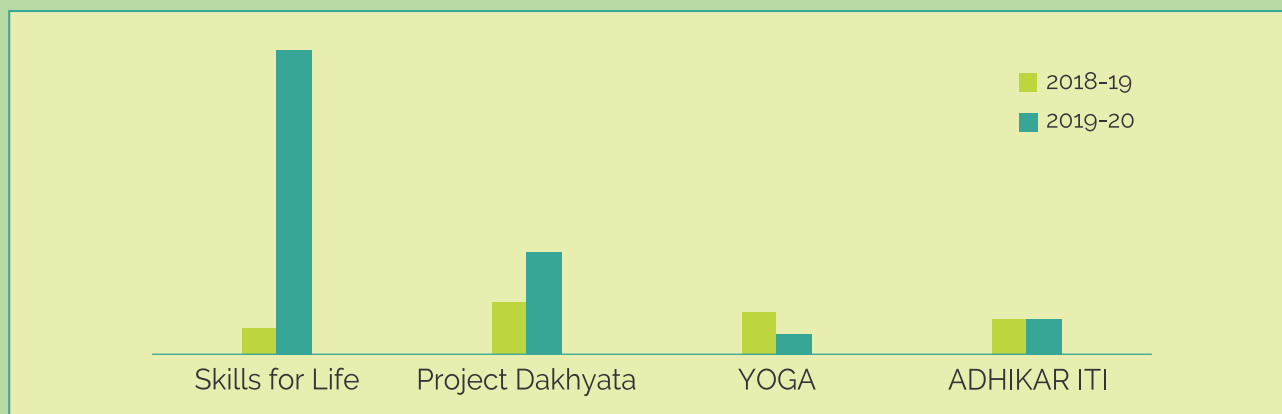
2.2

Snapshot of our Geographic and Community Outreach



2.3

Skilling the Youth: Creating Opportunity



**Enhance the skill
of the rural youth
and create employment
opportunity to
reduce poverty.**

Skill Development is increasingly at the core of ADHIKAR's work. Under this programme ADHIKAR works with different partners to enhance the skill of rural poor and strengthen their livelihood. Rural poverty is also linked to lack of skill of the people and lack of opportunity, either to get employment or to start an enterprise. To reduce poverty in rural areas it is vital to innovatively invest funds to enhance the vocational skill of the people and create opportunity for sustainable income to strengthening their livelihood.



2.3.1 Skill for Life

More than 700 million Indians are estimated to enter the working age group of 15-59 years by 2022, of which more than 500 million will require some form of vocational or skill training. The government has projected 34.3% skilled workforce requirement in organized retail sector and 10.6% in food and beverage sector alone by 2022. While the market has enough potentiality to absorb huge workforce, very few rural youth get employment. Even if many get engaged in different sectors they could not earn handsome wages due to lack of skill.



To address this gap, ADHIKAR in partnership with **HSBC-SWADESH Foundation** has initiated skill training of the rural youth in Retail Sales Executive and Food & Beverage Steward Services. The youths were given 1 month's in-house training and certification. Over the years ADHIKAR has successfully trained 174 in Retail Sales Executive and 210 in Food & Beverage Steward Services, of which 70% of the students were placed in various hotels and retail industries in Odisha and outside Odisha.



2.3.2 Skilling the Unskilled - Project Dakhyata

A large number of people are now moving away from the traditional sector of agriculture to other urban sectors, where they take up informal and low wages jobs. This has perennial impact on the economy, the reason being, despite having the second largest workforce of the world; India could not use it for increased production, simply because of lack of skill. On the other hand, the unskilled workforces continue to struggle to meet their ends. In order to effectively engage this unskilled workforce and help them have a sustainable income, ADHIKAR signed the MoU with **Odisha Skill Development Authority(OSDA)** to train 300 number of rural youth from the backward districts of Odisha. ADHIKAR is committed in reducing the skilling gap and create opportunity for a sustainable income for the youths.

2.3.3 Yoga: A Healthy Lifestyle

Yoga represents a unique feature of Indian tradition and culture. In the past few years it has increasingly impacted a wide segment of people in India. Health wellness is not only crucial for a happy and peaceful life but also improves the potentiality to be more productive. In order to improve the physical and spiritual well-being of the rural unemployed women and youths between 18-



35 years of age, ADHIKAR in association with **Skills Art and Beyond (SAB)** under Beauty & Wellness Sector Skill Council of NSDC initiated non-residential “Yoga Training Programme”. Through this programme ADHIKAR along with physical fitness, emotional stability, integrates moral values and develops spiritual wellbeing. Since January 2019 ADHIKAR has successfully trained 100 students at ADHIKAR ITI Center, Gania, Nayagarh as prospective yoga teachers.

2.3.4 ADHIKAR ITI

India is emerging as the global manufacturing hub demonstrating a surge in the demand for skilled workforce. But the current lacuna is

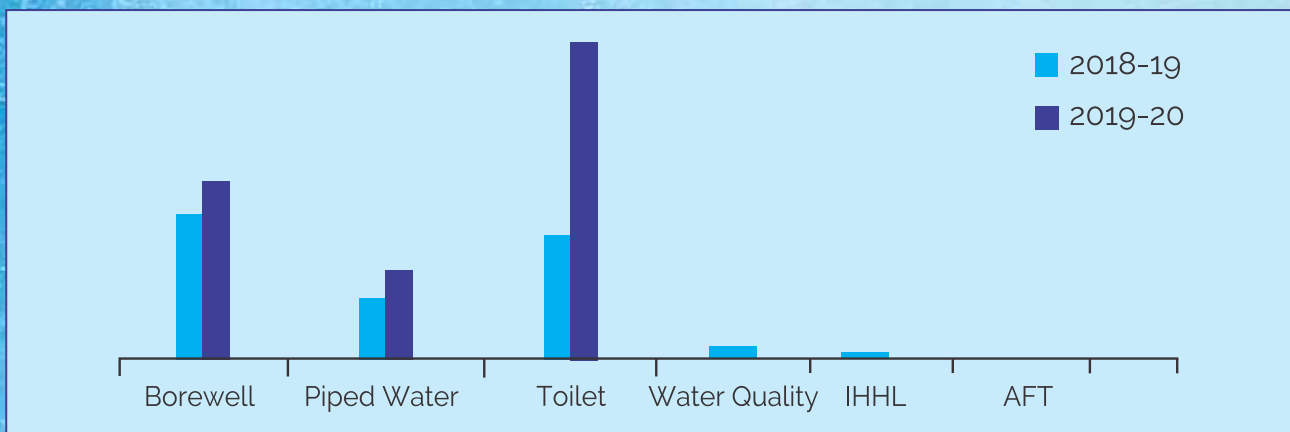
nearly 80% of the workforces are in the dearth of technical and management skill. Creating the highly skilled and competent workforce capital is the need of the hour that defines the future of India. ADHIKAR in its commitment to contribute in the vision of India has been working towards revolutionizing India's Skill landscape to create a future-ready workforce. ADHIKAR Industrial Training Institute at Gania in Nayagarh district is a center of excellence, was established in 2010 and recognized by **National Council of Vocational Training (NCVT)** in 2011. The high technologically equipped classrooms and well trained faculty at the institute became the catalyst for the youths from the poor and backward regions of Odisha to learn to be skilled professionals. Since it was established, more than 2300 rural youths were trained in 13 different trades like – Welding, Binding, Stitching, Electrical, Sewing, Soft skill, etc., and of them 70% students were successfully placed and more than 5% of them started their own enterprise. These prototypes have helped increase capacity of the youths and created sustainable income for them.



2.4

Making WASH a Reality for Rural Village

Access to safe and reliable drinking water, sanitation and hygiene have become a reality for the underprivileged people.



2.4.1 Community Borewell: Accessing Clean Water

There are myriad problems like drinking water scarcity, contaminated water and depleted ground water level in various hill regions of Odisha. These are the result of huge deviation in the pattern of rainfall and above all with the changing climate condition. Industrialization has only added to the woes by aggravating water problems substantially. The present water crisis is nothing but the absence of well-thought out water management policies and practices. Access to water could be one of the real stumbling blocks in redeeming people under the tyranny of poverty. It is equally and adequately necessary for people across the globe. Over the past 10 years ADHIKAR has been working to ensure clean drinking water for the poor in rural Odisha. Tapped water connection, water purification plant in the arsenic prone areas and recently community borewell are some of ADHIKAR's flagship programmes, which has

addressed the water issues of more than 30000 households in rural Odisha.

Tribal communities in Odisha face a number of challenges on account of their isolated living practices and poverty. Most of them struggle even for the basic amenities of day to day living, of which water scarcity is another. Community Borewell programme is one of the holistic approaches to address the water scarcity in the hilly tribal areas of Odisha. ADHIKAR in association with **WATER.ORG** has installed 4 community borewells in Balangir and Rayagada districts of Odisha. In its first initiative ADHIKAR in association with WATER.ORG under the project "Jeevan Dhara" installed the 1st community borewell at Kendumundi village in Balangir district. Community borewell is a blessing in disguise as the clients are economically poor and couldn't afford individual borewell. ADHIKAR approached villagers with the community borewell concept and with a loan support from ADHIKAR installed the borewell. The small





initiative provided hassle free access to clean water and improved their health. Adhikar plans scaling up the installation of community borewell programme in other villages of Odisha.

2.4.2 Establishing Healthy Community: Through WASH

Efforts to build a healthy and nutrition community destined to fail unless sustainable steps are not being taken in WASH interventions. Our partnership with **HABITAT FOR HUMANITY INDIA** and **WATER.ORG** to facilitate hygienic toilet and tapped water is to promote good sanitation and hygienic practices in rural households to achieve Sustainable Development Goals (SDG). The project has been implemented in 22 districts of Odisha and 3 districts of Chhattisgarh. Over the years ADHIKAR has supported more than 52000 households (including differently abled households) to have proper toilets and clean drinking water.

Under the flagship programme 'Swachh Bharat Mission (SBM)' government has constructed large number of toilets in our operational areas, with almost universal coverage. As per a recent research carried out by a third party revealed that little more than 50% people use toilet and in many cases seasonal users. More than 10% toilets require repair or renovation and adequate

water also a matter of concern in the areas. ADHIKAR in association with its partners facilitated the rural households to renovate or modify or construct new toilets along with tapped water connections (as per the demand) through JLG/SHG credit facility.

ADHIKAR AND HABITAT FOR HUMANITY INDIA began collaborating in 2018 to construct latrines for poor and backward communities. Under the project "Individual household latrines" we helped 207 households to construct latrines. The initiative has considerably reduced women and elderly people's drudgery. It became a noble effort to contribute in the national call for an Open Defecation Free society.

ADHIKAR signed a MoU with WATER.ORG in 2016 to address the WASH needs of the rural poor in Odisha. In addition, ADHIKAR has taken the responsibility of orientation of all WASH related staff, grooming of master trainers and creating awareness on WASH among the rural people. Under the project "Jeevan Dhara" we could support more than 32000 households have toilets in their premises and 20000 households have access to clean drinking water at their doorstep. This project tuned the rural people in right set of WASH behaviors and practices help mitigate possible sickness and preserve nutrition.



2.4.3 Equal Access for All: Through AFT

People with disabilities, elderly and pregnant women face challenges while accessing the regular toilets, due to lack of friendly features for them. The situation of those not having a toilet is graver, which has serious implications on their well-being. Realizing the needs and to create equal accessibility for the special needs people, ADHIKAR in association with **FOUNDATION FOR ACCESSIBLE AQUANIR AND SANITATION (FAAS)** through **SVAYAM** Project is implementing the programme "Accessible Family Toilet" in Odisha. In its first initiative the project aims to impact lives of 188 special needs people.

2.4.4 Sweeten Taste of Saline Water

Saline water laced with Arsenic in the Chilika region is a concern for the coastal environment.

Increased salinity due to presence of lateral recharge of saltwater from the surrounding tidal rivers to the groundwater has affected water quality, freshwater availability, and water related ecosystem in the region. This results in serious health problems for the poor and marginalized communities. The available water bodies in the Hatabardih Gram Panchayat of Balugaon, Odisha are polluted. Acute poverty discourages them to purchase 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 DiaVikas and MI India Development Trust initiated Community Safe Drinking Water project at Hatabardih. The RO and Ultraviolet technology make the water completely free of salinity and any bacteria and other impurities making it sweet and safe for drinking. Over the past 7 years ADHIKAR under this project provided clean and sweet bottled drinking water to more than 15000 poor households of the region at a reasonable price @ 50 paisa/per liter.

2.4.5 Creating Healthy Society Through Better Sanitation with Knowledge and Awareness

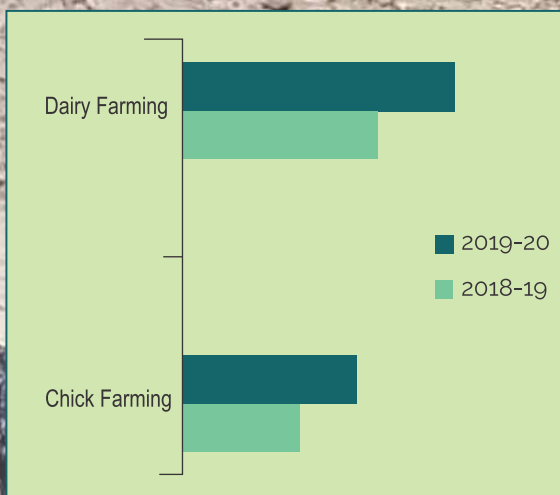
To improve the quality of life of the poor it is imperative that to provide increased access to safe sanitation integrated with financial inclusion. In 2019 ADHIKAR in partnership with **FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH (FINISH)** initiated the FINSIH programme to improve health of the poor through safe sanitation along with knowledge and awareness. Adhikar aims at reaching out to 10000 people through this project.

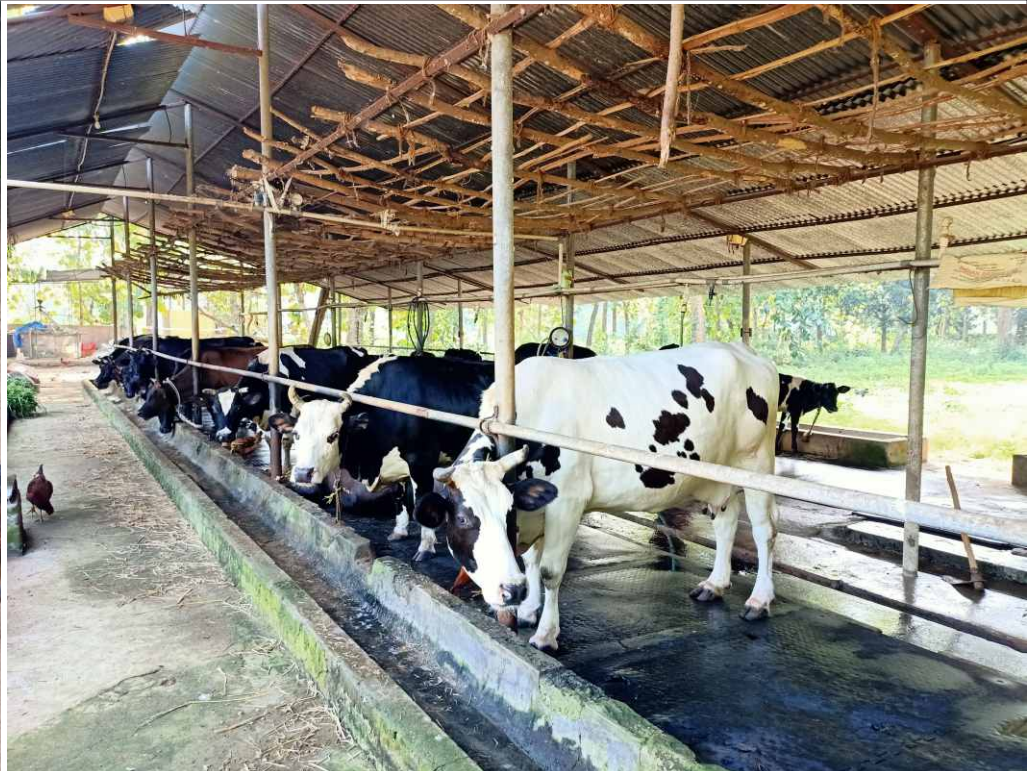


2.5

Livelihood

We create sustainable livelihood opportunities for the poor to earn a decent income and lead a life with dignity.





2.5.1 Backyard Poultry: A Sustainable Livelihood

Rearing livestock has been the integral part of the lives and livelihood in rural areas. It has been a potential option for poor people to have a sustainable income round the years. ADHIKAR realized that if the traditional livelihood activities are promoted further it will strengthen the economy and nutrition of the rural Odisha. We adapted an innovative approach of backyard poultry. This required little effort and attention of individual households to have ready cash in time of emergency. The project has been implemented by ADHIKAR in Thuamul Rampur of Kalahandi district and Gania block of Nayaagah district. One week old Chicks at a very minimal price and initial handholding support were provided to the poor households. In addition to this vaccination support through local government veterinary facilitated to the beneficiaries. Over the past two years more than 300 families in Thuamul Rampur block and 450 families in Gania block were supported. This project is a holistic approach to help the poor rural families to have a sustainable livelihood.

2.5.2 Arresting Distress Migration: Through Community Dairy Farming

Dairy sector is the largest livestock enterprise

and unique in character as it provides livelihood and nutritional security to millions of small and marginal farmers. For some years now there has been a surge in migration of rural farmers to urban cities in search of employment. Large numbers of farmers migrate from Nayagarh district to neighbouring states in search of employment. Centre for Migration and Labor Solutions, Aajeevika Bureau 2018 reports that Nayagarh has 3rd highest percentage of household migration. This might be the result of depletion of resources in the rural areas. To arrest the distress migration ADHIKAR associated with International Financial Corporation, New Delhi and initiated 'Community Based Dairy Farming' at Kendupali in Nayagarh district, Odisha. The dairy farm 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 households. Since 2012 it has created livelihood opportunity for 700 households and continuing.

2.6

Responding to Emergencies

We undertake immediate rescue and relief distribution initiatives to serve the long term development of the affected communities.



2.6.1 Relief and Restoration: During Fani Cyclone

Disaster risk management is increasingly at the core of ADHIKAR's work post 1999 Super Cyclone in Odisha. ADHIKAR works within the set principles which include various measures which can be taken up before, during and after a natural calamity. In relation to humanitarian responsibility ADHIKAR works with a purpose to reduce its impact or recover from its losses.

On 3rd May 2019 Odisha experienced one of the extremely severe cyclonic storms in the history of mid-summer. The epicenter of the cyclone was Puri district causing massive devastation to the livelihood, livestock, houses, and public utility system. While the cyclone made a landfall at Puri at 8:12 am, the storm crossed Bhubaneswar in between 10 to 11 am. According to the latest report of the state government 14 districts have been

affected by Fani and severely damaging the lives and livelihood of around 1,65,55,507 population in 18388 villages spread out in 159 blocks of Odisha.

ADHIKAR carried out stringent measures to evacuate 250 people (including pregnant women, elderly and children) from Laxminagar Basti, TangiSahi in Subudhipur, Bhubaneswar and put them at Adhikar office. In the post-fani period ADHIKAR reached to about 30000 households in Puri, Cuttack and Khurda districts with food and non-food items. In addition to this restoration work was carried out through its Rahat Programme (Reaching need based relief material and rehabilitation to disaster hit communities). ADHIKAR with the support of the local community intervened in 15 villages of Puri and Cuttack districts to clear the debris on the roads, clean ponds with rotten leaves and repair the damaged roofs of the kuchha shelters.



03

Organization System and Finance



3.1

Board of Management



Mohammad Nooruddin Amin is the promoter of Adhikar and also the founder president. He has a long experience in microfinance to his credit. In addition he also is a veteran social development professional with 28 years of extensive experience in the sector. He innovated the concept of money remittance for the migrant workers and also initiated the self help 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 responsibility in the fields of internal audit, operation, government liaising, livelihood promotion 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.



Audited Financials

ADHIKAR

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

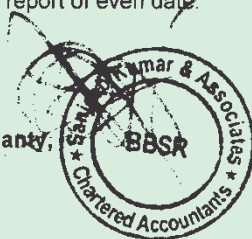
BALANCE SHEET AS ON 31.03.2020

<u>PARTICULARS</u>	<u>Sch.</u>	<u>As on 31.03.2020</u>	<u>As on 31.03.2019</u>
SOURCES OF FUNDS :		AMOUNT(₹)	AMOUNT(₹)
Capital Fund	I	49,698,814.91	49,587,560.05
Reserve for Loan Loss	II	703,318.00	4,867,221.00
Revolving Fund	III	7,318,422.75	7,426,192.25
Relief Fund	IV	-	-
Gratuity Fund	V	534,755.00	500,000.00
Temporary Restricted Fund (Unspent Grant)	VI	785,492.31	3,173,399.85
Secured Loan	VII	5,325,153.00	10,515,676.00
TOTAL		64,365,955.97	76,070,049.15
APPLICATION OF FUNDS :			
Fixed Assets	VIII	18,594,919.65	18,601,068.55
Investments (Current)	IX	3,150,000.00	3,150,000.00
Investments (Non Current)	X	15,547,255.00	15,512,500.00
Live Stock	XI	696,264.00	792,264.00
Water Plant		716,857.00	716,857.00
Current Assets, Loans & Advances			
Loans & Advances	XII	27,296,149.72	36,111,764.98
Cash & Bank Balance	XIII	6,070,366.62	7,942,068.64
Less:		33,366,516.34	44,053,833.62
Current Liabilities & Provisions	XIV	7,705,856.02	6,756,474.02
Net Current Asset		25,660,660.32	37,297,359.60
TOTAL		64,365,955.97	76,070,049.15

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 31.03.2020

As per our separate report of even date

CA.Sanjeeb K.Mohanty,
Partner



Md. N. Amin

Md. N. Amin
President

**President
ADHIKAR**

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

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR 2019-20

<u>PARTICULARS</u>	<u>Sch.</u>	<u>As on 31.03.2020</u>	<u>As on 31.03.2019</u>
		AMOUNT(₹)	AMOUNT(₹)
INCOME			
Development Project and General Administration			
GRANT IN AID	VI	6,292,774.54	8,686,081.25
Bank Interest			-
Savings A/C	154,282.00		-
Fixed Deposit	<u>18,120.00</u>	172,402.00	80,116.00
Donation / Contribution		-	5,000.00
Members Contribution		86,900.00	127,000.00
Community Mobilisation		61,760.00	127,060.00
Income from IGP (Diary)		1,437,137.00	915,153.00
Training Centre Facilities Charges		836,110.48	1,283,078.00
Interest on security deposit		12,840.00	13,333.99
Fees from Student		-	798,100.00
House Rent		1,800,000.00	1,140,000.00
Reimb Tata Proj Comm Dev trust		-	538,810.00
Received from (OSDA) towards Skill Development Train		766,833.00	-
Reimbursement of expenses Received		30,722.00	-
Miscellaneous Income		<u>61,941.46</u>	<u>43,190.03</u>
		11,559,420.48	13,756,922.27
Microfinance Project			
Income from Financial Services		2,285,699.00	5,040,064.00
Other Income		<u>276,291.00</u>	<u>862,466.00</u>
		2,561,990.00	5,902,530.00
		<u>14,121,410.48</u>	<u>19,659,452.27</u>
EXPENDITURE			
Development Project and General Admn.			
Jeevan Dhara -II-Water Org.		2,419,032.92	4,050,367.58
Jeevan Dhara -II-Water Org. Extention		1,163,996.80	-
Construction of toilet-Habitat for Humanity India		60,246.82	2,815,849.60
HSBC Skills, Swadesh Foundation		2,149,727.00	16,505.90
Catalyzing demand -opportunity International		-	1,345,963.62
Travel Expenses		30,722.00	-
Bank charges		64.90	-
Microfinance Co-op. Resource Dev. Centre		932,017.40	1,083,755.49



ADHIKAR

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

Skill Dev Training on Hospitality(NABARD)	118.00	-	
Income Generation (Diary) Programme	1,310,008.22	939,457.06	
Water purification plant project	79,600.24	128,114.96	
Industrial Training Institute(Private)	373,208.00	233,008.47	
Accessible Family Toilet (FAAS)	20,280.00	6,294.00	
PMKVY - I Project	442.20	658,555.90	
TATA CDT Project	-	66,347.20	
Skill Development Trg on Hospitality, NABARD	-	610,283.30	
PMKVY - 2.0 (CSSM)	1,775,268.65	-	
LEDP NABARD	-	138,100.00	
General Account	562,684.47	549,121.10	
Interest on Loan	-	198,889.00	
Depreciation	606,868.00	632,534.00	
Audit fees	65,521.00	11,549,806.62	81,500.00
Microfinance Project			
Personnel Cost	531,698.00	968,353.00	
Operational & Adm. Cost	1,045,552.00	636,712.00	
Depreciation	205,885.00	814,728.00	
Financial Cost	677,214.00	2,460,349.00	1,403,957.00
		14,010,155.62	17,378,397.18
Net Surplus/(Deficit)			
Development Project and Gen. Adm.	9,613.86	202,275.09	
Microfinance Project	101,641.00	2,078,780.00	
		111,254.86	2,281,055.09

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 2019-20

As per our separate report of even date,

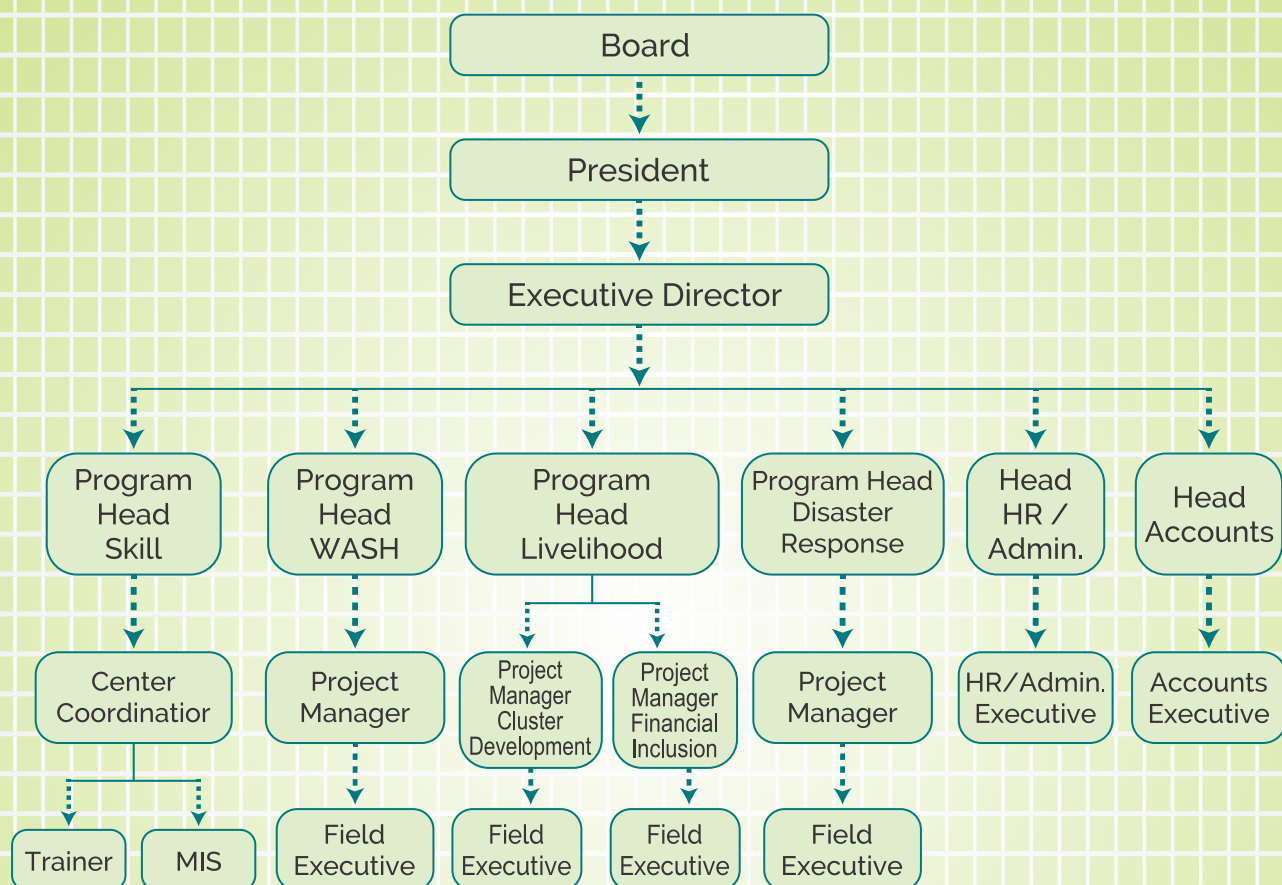
CA.Sanjeeb K.Mohanty,
Partner



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

3.3

Organization Hierarchy



3.4

Partnering with







Rural Youth Placement at Hotel Sandy's Tower, Bhubaneswar
through Adhikar Skill Development Programme



ADHIKAR

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