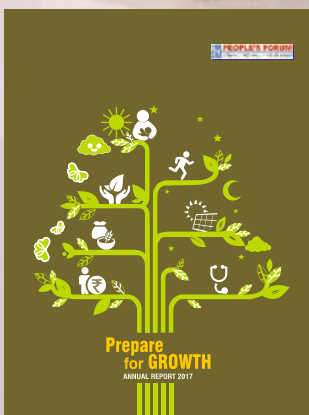




Prepare for **GROWTH**

ANNUAL REPORT 2017





The cover page design reflects the philosophy of People's Forum. To provide care and service to mankind in every situation throughout the year.



FROM THE DESK OF MEMBER SECRETARY

Dear Readers,

Like every year, it is of immense pleasure for me to present Annual Report of my organisation for the year 2016-17. To start with a quote as said by Buddha "a generous heart, kind speech and a life of service and compassion are the things that renew humanity". My team at People's Forum not only put sincere endeavours to achieve success in last year's effort but also in giving a concerted and focused act with a human touch. Work with humanity gives us pleasure while we engage to carry out activities and accomplish deliverables.

This Annual report will reflect the narratives of details of activities we did and its social impact touching the lives of target group. Service to society has no limitations and wherever there is an opportunity, my team attempted to stand with the people affected. This provided us a wider scope to work with varied target groups across age groups, gender and cross cutting issues in the last year. This report attempts to present a concise theme around each and every activity we delivered for your kind

information and knowledge. The enthusiasm and energy to fulfil our accomplishments derived from your generous support and good wishes. We believe that the requirements, needs at societal level never saturate, it is essential for my team to rejuvenate energy and will power to work more and more for the people to live with happiness and pleasure.

I believe certain facts like transitional society, people with changing aspirations and what was needed yesterday is most essential today. Therefore, it urges my people to recognise the change and keep updated while delivering in the changing circumstances. I would request you to take thorough look to our programmes if time permits which are more of the requirements of the present society as government and other stakeholders sincerely intend to do so. With all your support and guidance we put our efforts to best of our abilities to bring positive changes in the society and fulfil vision and mission of our organisation. I would like to give credit to my team, well wishers and relevant stakeholders for whom it is

possible for us to deliver various programmes last year in the best possible manner.

I assure you all that we like to work in a mission mode so the work assigned to us or any work we plan to execute must take quicker pace for accomplishments. Every activity we intend to do must add values to human life and that in turn will strengthen your belief and trust in us. I hope the annual report for the year 2016-17 will help you fairly understand our work. I sincerely thank you to spare some of your valuable time to understand us and our work. I request you all to continue your good wishes and support that will keep us motivating to reach our destiny for a secured and dignified society.

Once again I appeal all the people those who belief in a holistic society with binding of love, peace, harmony and happiness come and join with us to fulfil our dreams together.

Jai Hind

Regards,

Gobinda Pattanaik





Contents

1	Organizational Background	6
2	Mission & Vision	8
3	Core Thematic Areas	8
4	Programmatic Objectives	9
5	Organization Structure	10
6	Major Programmes of People's Forum	11
6.1	Mission Ashra	12
6.2	Mid Day Meal Programme	17
6.3	Ujjawalla	19
6.4	Aama Ghara	21
6.5	Financial Inclusion Initiative	22
6.6	One Stop Centre - SAKHI	24
6.7	Safe Water And Sanitation To Household	27
6.8	Strengthening Livelihood Programme Through Community	29
6.9	Community Process Activities	31
6.10	KIVA	33
6.11	Other Developmental Activities	35
7	Awards & Accolades	36
8	Audit Report	37
9	Our Future Plans	39
10	Partners Supporting Our Development Initiative	39

1 ORGANISATIONAL BACKGROUND

People's Forum is a more than two decade old developmental organisation engaged in various development activities in the state of Odisha since 1989. People's Forum started its journey with community awareness & sensitisation programme and mobilising resources for catering to the need of the communities and gradually engaged in enhancing livelihood, education, mental health and financial inclusion. It began with a major focus on women as a centre of development and gave much emphasis for the development of mentally ill women who are the most vulnerable and relatively weaker section of the society. People's Forum provided a platform to the community whose voices remain unheard, rights ignored and basic entitlements not accomplished. Realising the need of the hour, people's forum stepped in to the mental health area in 2003 to address the health care needs, rescue & rehabilitation of distressed women & all round support to mentally ill destitute women for their better health and dignity in the society. Therefore, the main focus was to create sensitisation and awareness among people, mobilising youth and working towards people's collectives to let them realize their entitlements and enabling their access to basic development services.

Over the course of time as the development scenario changed

and looking at the emergency needs of the people in difficulty, People's Forum started working in a strategic framework, particularly in a mission mode to address multiplicity of problems. The organisation relooked its strategic mandate and supported education, livelihood, financial inclusion, health and sanitation services within the ambit of human rights and entitlements. In due course the pioneers of people's forum realized that the project based activities are not enough to meet its stated objectives and adopted larger development framework with a gamut of developmental, techno social and social enterprise approaches. People's Forum set in motion with the right based approach, ensuring the rights of the weaker sections.

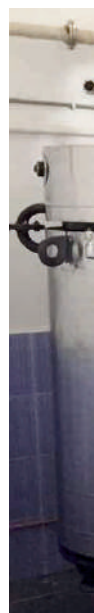
People's Forum thereafter engaged itself in the expansion of financial inclusion services while tying up with banks as a Business Correspondent, and intervened in other composite projects like providing avenues to develop safe Water and Sanitation facilities. This was strategically well thought to bring in livelihood security and living a quality life for the underserved community.

This organisation also grew to provide welfare support by advancing from the charity approach. Rescue, Relief & Rehabilitation became the central activities of the organisation. People's Forum reformed and

restructured its working strategies entirely by adopting the developmental approach. Activities such as livelihood restoration, imbuing value based institution; skill development and cluster development etc. are a crucial part of the gamut of activities undertaken by People's Forum today. The organisation is taking initiatives to create awareness for adopting sustainable agricultural practices in the operational areas involving marginal & small farmers. In a move to strengthen rural livelihood, organisation seeks to provide skill and capacity building, business development support and services with market linkage opportunities for sustainable livelihood.

People's Forum stands today for the endeavour of a group of volunteers, who untiringly worked and bestowed their knowledge, time and support to help to reach many milestones. Being involved in the advocacy sphere, the organisation continues its effort in mainstreaming mental health, protection against gender based violence and working on food security issues in the state.

Over the years, the organisation has continued its effort to touch the most relevant societal issues of negligence through its well-equipped field office network and professional human resources starting from institutional development to ensuring a better life to live.





Legal Status:

- People's Forum is a state based organisation setup in 1989, that has been working to empower the underserved and less privileged communities of the society.

It is registered under:-

- Society registration Act 1860.
- Foreign Contribution Regulatory Acts (FCRA)
- 80 G under Income Tax Act.
- 12 A of Indian Income Tax Act.
- Registered under Disability Act.
- Registered under Juvenile Justice Act.

MISSION | VISION | VALUES

MISSION

To work towards integrated development in all spheres of community life with special emphasis on weaker and vulnerable groups such as women, children, elderly people, SC / ST, differently able and those deprived of healthy and secure living.

VISION

Developing a most credible and reliable people's institution to care and support the most deprived and vulnerable people irrespective of caste, creed, sex, religion & enabling them to live in society with dignity & respect that will be entirely free from all economic and social discrimination.

VALUES

Dedication and professionalism
Innovation and Respect for beneficiary Needs
Social Responsibility
Honesty and Transparency with our beneficiaries, Collaborators and competitors
Accountability for behaviour and confidentiality



4 PROGRAMMATIC OBJECTIVES

In order to build the human capabilities and reducing vulnerabilities People's Forum works on:

1

Natural Resource Management, resilient livelihoods and reduced vulnerability from risk and disaster

2

Improving life opportunities especially for girls by delivering them educational services.

3

Emergency health care needs of distressed people, rescue and rehabilitation of distressed women and all round support to mentally destitute women for their healthy and dignified living in the society

4

Improving capacity of poor and vulnerable women by rendering innovative livelihood finance and business development services for their economic and social upliftment.

The organization works for the following broader objectives:

- To work towards economic empowerment of poor and vulnerable section particularly women facilitating access to institutional finance, business development services for sustained economic growth at both household and individual level.
- To address emergency health care needs of the people in distress, rescue and rehabilitation of distressed women and all round support to mentally disorder people for a healthy and dignified living in the society.
- To promote integrated agricultural development plan through adoption of productivity enhancement measures, integrated farming systems and restoration of farm

ecology for sustainable agriculture development and farm based livelihood options.

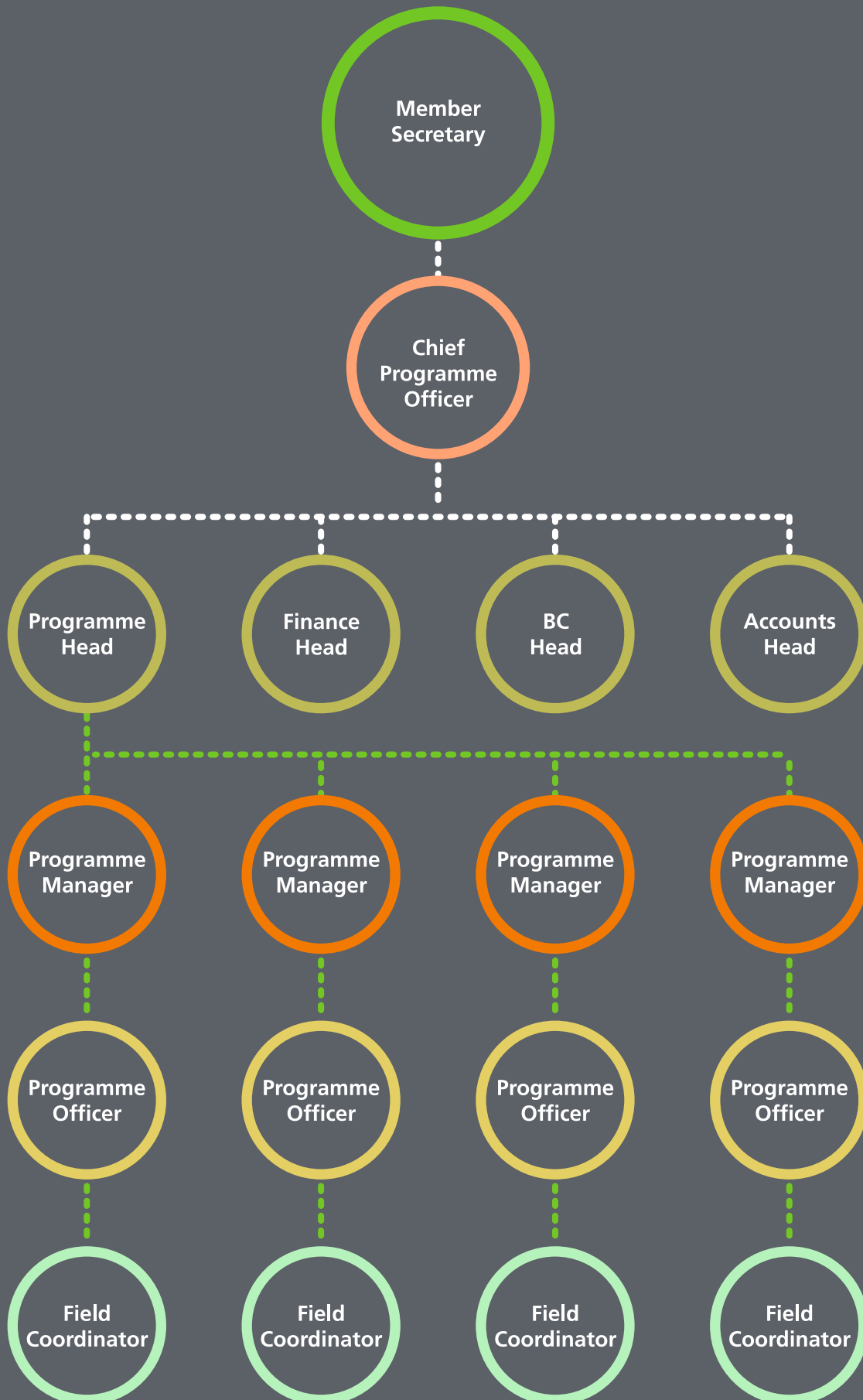
- To foster an environment for undertaking different research, survey and process documentation activities on various social issues and cross thematic areas that will enrich our interventions through action learning cycle.
- To promote supportive health services and physical infrastructure to rehabilitate disabled and handicap women, children and other affected helpless people.
- To work towards developing social infrastructure particularly health and education to provide opportunity to educationally backward section of the society by promoting educational institutions.

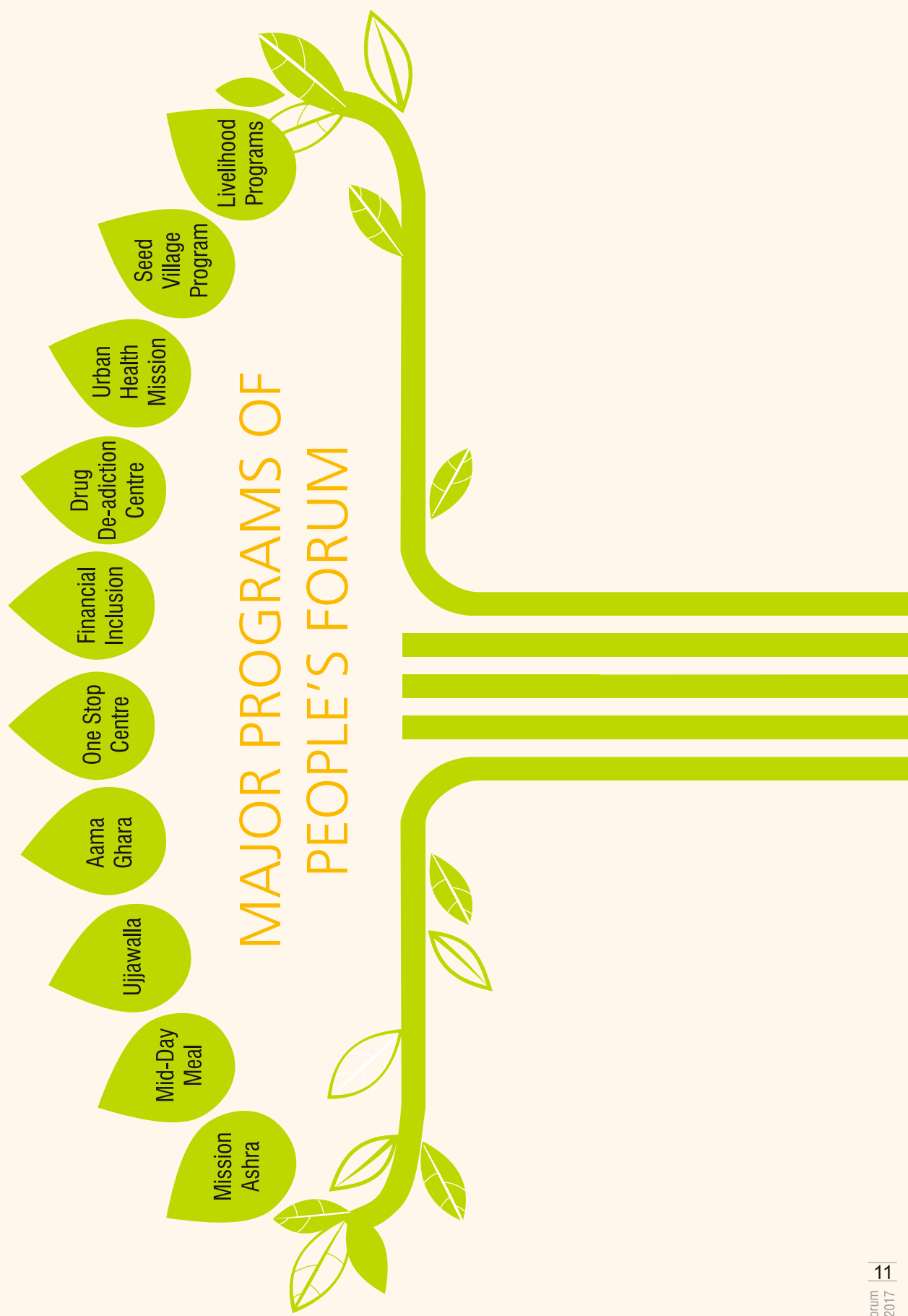
Working Approach:

People's Forum while implementing its programme of Health, Education, Livelihood or Integrated programme focuses on:

- Promoting Inclusion: Ability to have equitable access to opportunities and entitlements, who are discriminated by gender, caste, age, religious identity, social position.
- Improving Human Capabilities: Ability to achieve entitlements and endowments to realize one's potential in the society.
- Ensuring Gender Equity: Equitable role of both women and men in decision making and ownership of resources.
- Strengthening Governance: Equitable opportunities to access entitlement, services and governance outcomes.
- Response to vulnerabilities from risk and disaster: Ability to anticipate, manage and recover from adversities of disaster.

5 ORGANIZATION STRUCTURE

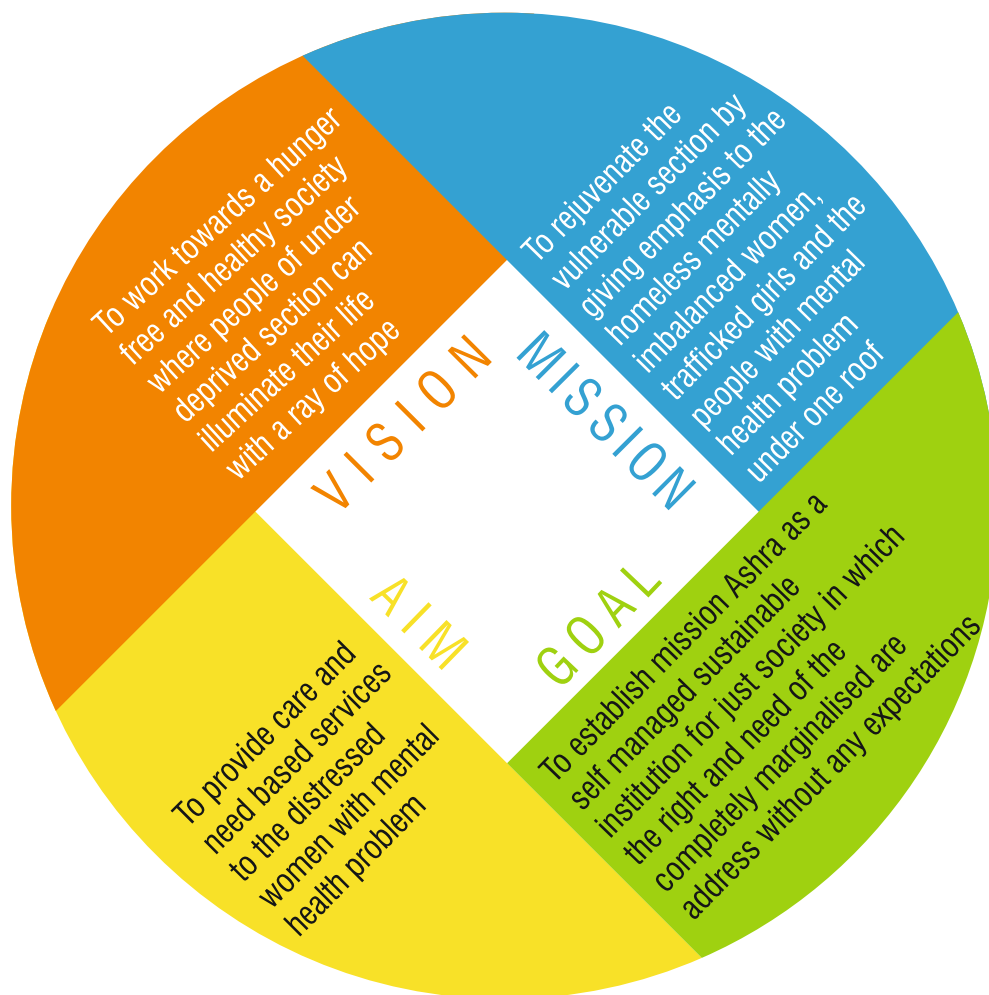




6.1 Mission Ashra

Mission Ashra, a rehabilitation centre for mentally ill and destitute women which works in a mission mode to create a mental illness free society which began its journey on 17th July 2003. Mental health is defined as a state of wellbeing and is an essential condition to lead a productive life. In the human society women

play a very sensible and vital role but they are the most neglected and very often the easy victim of torture, violence and trafficking for various reasons. Realising all the heart touching & sensitive issues People's Forum started a holistic programme "Mission Ashra" for rehabilitating the mentally ill and destitute women.

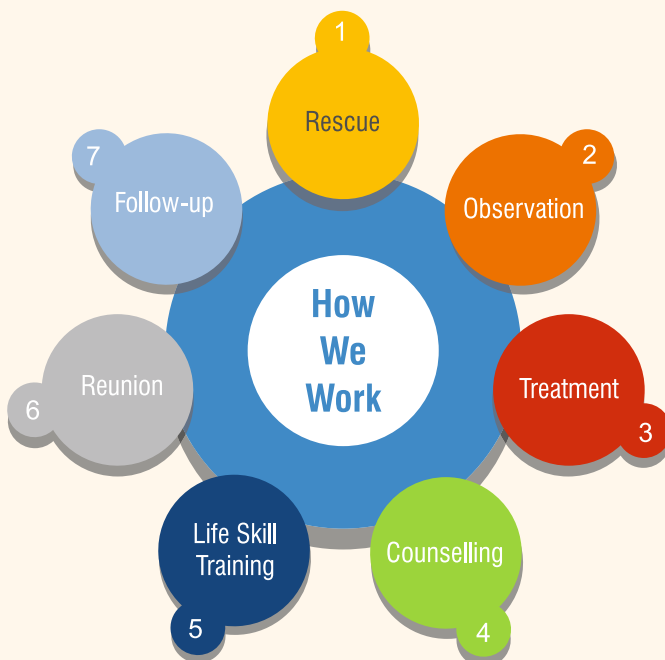


Whom We Work For:

Mentally ill and destitute women across the man made boundaries.

Objectives

- To rescue and provide immediate shelter and psychiatric treatment to mentally ill and trafficked women.
- To empower the distressed women economically by providing vocational training.
- To set up a mental health treatment and research institution for providing all necessary support under one roof in coordination with local /state administration



Mission Ashra (Janla, Bhubaneswar)

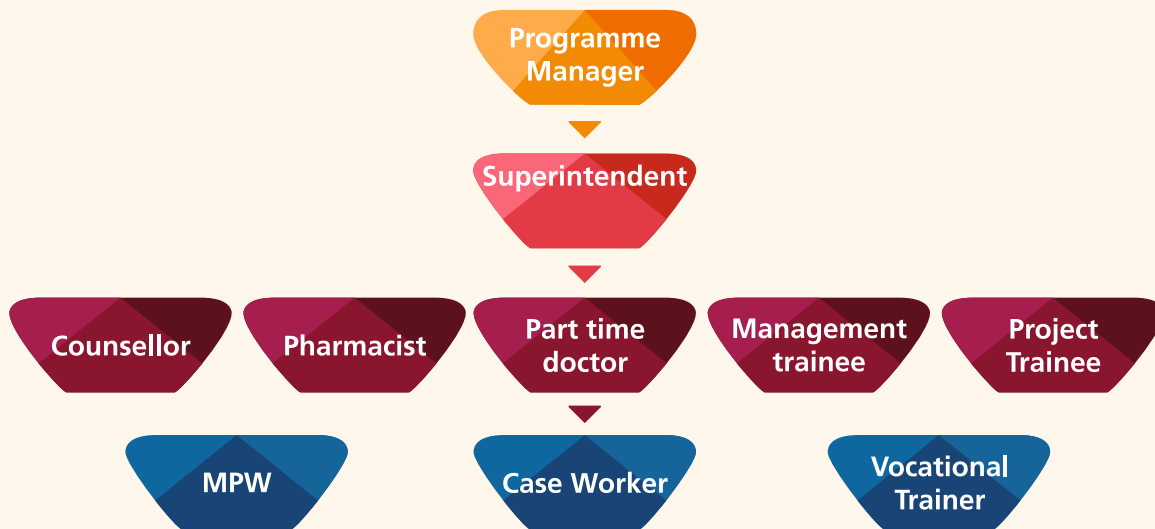
(A Rehabilitation centre for the mentally ill and destitute women)

In a move to provide helping hand to the most suffering world, People's Forum started the programme MISSION ASHRA, the one and only shelter home in the Eastern Region for mentally ill women. It is situated at Janla, 10 kms from Bhubaneswar. The centre provides all the comprehensive medical treatment as well as specialized long term care to mentally ill women. This mission has a dedicated team of volunteers, professionals that proactively play their role in vocational training , occupational training, treatment, therapy and counselling to mentally ill and destitute women.

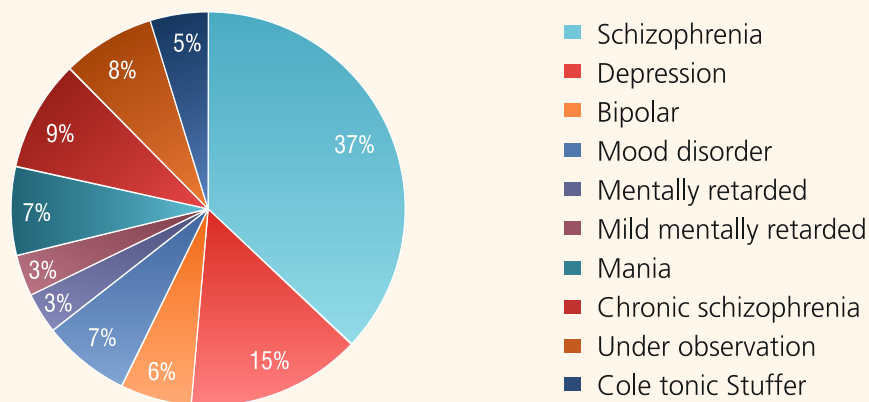
Mission Ashra (Jharsuguda)

Since the establishment of MISSION ASHRA in 2003, we were working in centralized location in Bhubaneswar. Looking at the need of work to be done and realizing that we needed to reach to more people in need of our services, we set up its satellite branch of Mission Ashra for mentally ill and destitute women at Jharsuguda on 23rd November 2016. A separate team of volunteers and staff run the centre in coordination with the inline Government departments and various other agencies.

Staff Structure of Mission Ashra



Disease wise Patients List



**Distribution of Mental illness
in Mission Ashra**

Vocational and Occupational Training:

The aim of Ashra is to transform mentally ill destitute women into a productive members of the society by making their life productive, meaningful and dignified. At Ashra we keep our residents engaged in a number of activities to make their life lively and ensure a financially strong future.

Learning opportunities at Mission Ashra

- Bamboo Craft
- Kitchen Garden
- Tailoring
- Toy Making

Our Activities

Gardening



Tailoring



Bamboo Craft



Eye Checkup camp



Rescue



Reunion



Case Study	
Name	: Neha Singh (Name Changed)
Age	: 21
Height	: 4'8"
Weight	: 52 kg
Language	: Hindi
Marital Status	: Married
Date of rescue	: 6th Dec, 2016
Place of rescue	: Jharsuguda Railway Station
Source of rescue	: MART
Diagnosis	: Bipolar Mood disorder



Imbalanced to Balanced life...

A 21 years old girl named Suman Singh was rescued by Mission Ashra Rescue Team (MART) when informed by District Social Security Officer Jharsuguda, Odisha on 6th Dec. 2016 from railway station Jharsuguda. At the railway station she was seen all alone by herself in a very vulnerable situation. After a formal inquiry by MART, Ground Railway Police informed that she had been wandering there since 10-15 days. At first glance it seemed that she suffered from cachinnation and our team rescued her from that place by creating a friendly environment.

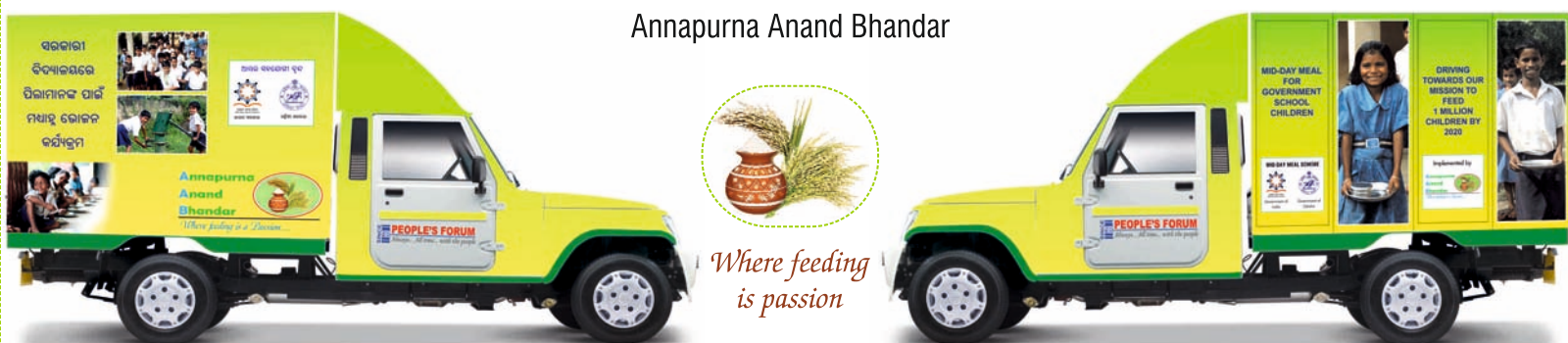
Neha is one of four children. Her father is a salesman in a cloth store at Kolkata. She lost her mother at a tender age of 14. Her step mother took care of her but Neha was not happy with her step mother. Her psychosocial problems started to appear in her adolescence. She started losing sense of her environment and would often run away. She soon realised that she had a psychological disorder due to the increase in the unlawful behaviour. But she never let her parents know of her situation.

Soon after her sister's marriage, she fell in love with her sister's brother-in-law and got married to him despite of her in-laws consent. Her in-laws started imposing restrictions on them, this led to Neha's psychological imbalance which became evident to her parents. Being superstitious, her father took her to a local healer to get rid of evil spirit within her. The process seemed to have a positive impact and she became stable for a while. Looking at the improved condition her father decided to get her married to another person who was an electrician. After a few days of marital life her husband found out that she had relationships outside marriage and that she also had mental disorder. He then started to torment Neha. Her mother-in-law sent her back to her parents. Even the Panchayat was unable to come up with an agreeable solution and since then she started staying with her family. One day in the heat of the moment when she was not feeling herself, she left home and ran

away to the railway station, caught the first train that she saw and reached Jharsuguda railway station. It was then that she was rescued by the Mission Ashra team.

During the staying period in Mission Ashra Jharsuguda, she underwent a number of counselling sessions and was given proper medication. Yoga & meditation helped her to remain calm and in her senses. She was put under observation period of 10 days & got psychiatric treatment & personal counselling. She was not responsive in her first few counselling sessions but slowly she started to calm down and started responding positively to the counsellor. Over a period of time with proper healthcare and medication she started to show signs of improvement. She could remember her address and family was contacted. Her father came to Mission Ashra to receive her on 6th march 2017 and Neha was reunited with her family to lead a normal life in the society.

Annapurna Anand Bhandar



6.2 Mid-day Meal Programme – Annapurna Anand Bhandar

In 2016 People's Forum signed an MoU with Govt. of Odisha for this programme which is one of the flagship programme of Govt. of India called as Mid-Day Meal Programme, where school children are being fed with nutritious food at lunch time in the school to help to recover the underfed children from malnutrition and improving health & attendance in the school which has always been a problem. We at People's Forum supply food to the school children under Centralized Kitchen System. Under

this system Food is hygienically cooked in mechanized vessels. Once it is packed in food grade stainless steel container that keeps food hot till served, then these containers are distributed through specially designed vehicle to different schools within a fixed time frame.

We have developed two centralized kitchens Named as **Annapurna Ananda Bhandar (where feeding is passion)** one at **Khordha district** and one at **Nayagarh district**, which has a

feeding capacity of serving healthy, hygienic and nutritious food to more than 10,000 children in a day.

At present Khordha kitchen is serving Mid-Day Meals to 5500 children in 52 schools and Nayagarh Kitchen is serving around 2500 children in 15 schools.

Till the end of June 2017, we have managed to serve 4,00,000 meals to 67 schools including both Khordha & Nayagarh NAC (Notified Area Council).

School Children Enjoying Heathy Hygienic & Nutritious Mid-day meal



Kitchen Dynamics

Centralized kitchens are large kitchen units that have the capacity to typically cook up to 10,000 meals. These kitchens serve a set of schools located around the unit. They are automated and thus ensure hygiene during the cooking processes.

Kitchens have adopted High Sign Methodologies

Cooking in the centralized kitchen begins in the early morning. All kitchens run by the organization follow a scheduled menu given by State Government. All the centralized kitchens are equipped with cauldrons, trolleys, rice cauldrons, Dalma (Mixed Curry) tanks, cutting boards, knives and other similar equipment that are steam sanitized before usage.

Quality Assurance during procurement of raw materials

The Secure Quality Management System (SQMS) process covers sub processes like supplier selection, supplier qualification etc. to ensure that the right and best raw materials are procured. Our quality control process ensures that raw materials are accepted only after thorough quality inspection in order to meet all the requirements of our raw material specifications, which is generally taken and adopted from Food Safety Standards Act 2006 (FSSAI) & ISI/AGMARK.



6.3. Ujjawalla

People's Forum is running a 'Ujjawalla Home' since 2008 in the district of Khordha for rescuing the victims from the place of their exploitation and relocating them to a safe custody. The project targets those women who have been trafficked for commercial sexual or domestic work. Social mobilization and other awareness initiatives are taken up for creating awareness at various level.

The home has supported 153 inmates since its inception, of which 85 number of women have been rehabilitated with their families. The current strength of the home is 50. The women are provided with various training to help them become economically independent in the days to come. Currently they are being provided training on Bamboo craft and tailoring.



VISION

It is a fundamental right to be free of sexual exploitation in all its forms.

Women and the girls have the right to sexual integrity and autonomy

MISSION

To establish a barrier free environment for the victims of trafficking.

GOAL

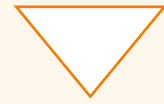
To check the trafficker and control the flow of illegal women trafficking in targeted area of the state

OBJECTIVES OF THE SCHEMES:

To prevent trafficking of women and children from commercial sexual exploitation through:-

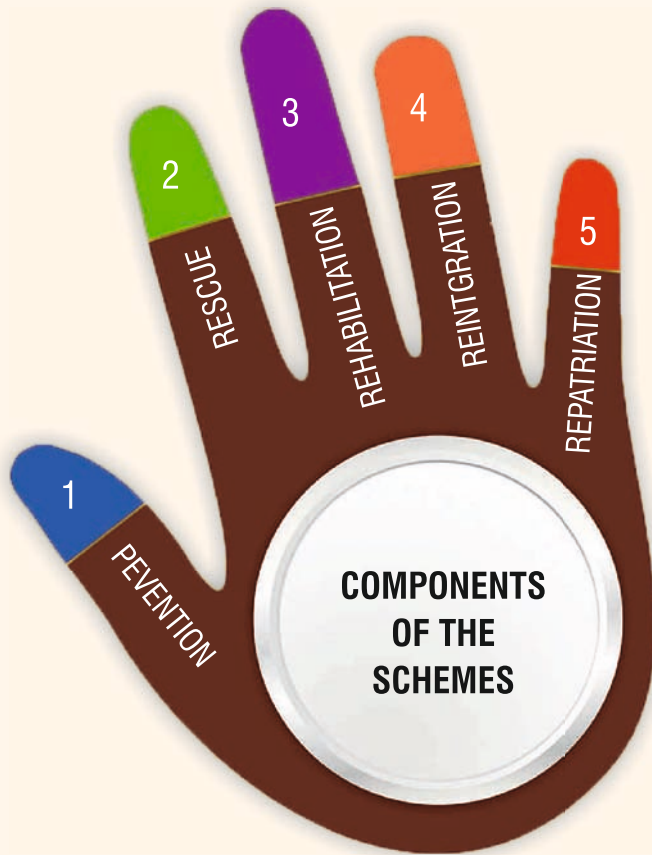
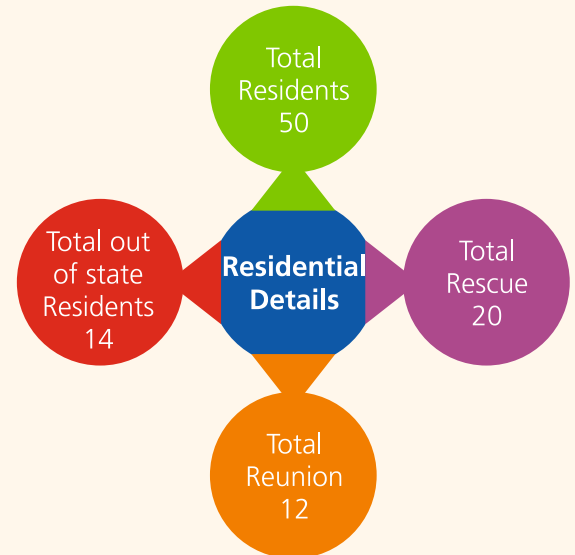
- Social mobilisation and involvement of local communities, awareness generation programmes, generate public discourse through workshops/ seminars and such events and any other innovative activities.
- To facilitate rescue of victims from the place of their exploitation and place them in safe custody.
- To provide rehabilitation services both immediate and long term to the victims by providing basic amenities /needs such as food, shelter, clothing, medical treatments including counselling, legal aid and guidance and vocational training.
- To facilitate reintegration of the victims in to the family and society at large.
- To facilitate reintegration of cross boarder victims to their country of origin.

BENEFICIARIES



Women and children
who are victims of
human trafficking

RESIDENTS DETAILS (April 2016-march 2017)



6.4 Aama Ghara

Aama Ghara is a child care institution that was carved out of Mission Ashra on 25th December 2015 with the objective of providing a congenial and open environment for the children to grow and blossom. This home was inaugurated by Mr. Niranjana Sahoo the former Collector & District Magistrate of Khordha district. Currently it has 32 children. People's Forum collaborated with Annapurna Microfinance Pvt. Ltd. and JSPL foundation to provide basic infrastructural support and essential equipment for the home. Children of Aama Ghara are provided with better educational opportunities by reputed schools. Celebration of important functions are held at children home campus and visit of medical professional on a monthly basis ensures better health. Regular visit to school are paid by the staff to ascertain their educational performance.

Objectives

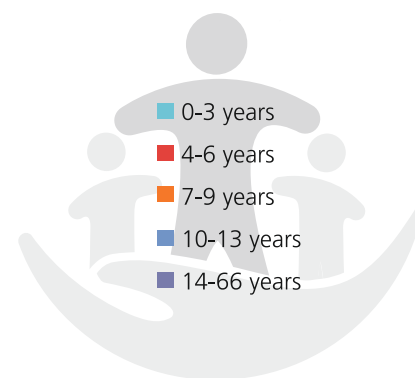
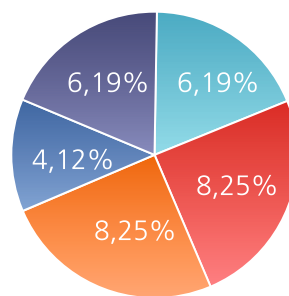
To provide a loving and supportive home environment to the children by ensuring that all of their basic needs are met and that they are provided with necessary tools for their better future.



Sex Ratio

Age Group	Male	Female
0-3	4	3
4-6	3	5
7-9	4	4
10-13	4	0
14 - 16	3	3
Total	18	14

Age wise distribution of Children





6.5 Financial Inclusion Initiative

The Financial Year 2016-2017 has been a good year for business correspondence model of People's Forum, as predefined objective of ensuring greater financial inclusion and increasing the client outreach by offering a bouquet of products to increase customer engagement and enhance customer loyalty, People's Forum has delivered the same with efficiency. People's Forum has taken this alternate channel of service delivery to new heights, it has given due emphasis on expanding the banking services through its branches in various locations. To improve the cost effectiveness of the model, People's Forum has just adopted the advanced BR.NET interface. The interface has significantly reduced the time taken for the disbursement and sanction

process, besides entirely upgrading the manual process to digitalization. Going by its expansion plans, the company has reported exponential growth. This alternate channel of financial services has enabled the company to expand its portfolio in tandem with the portfolio of its existing SHG Micro-lending model. The company has tie-ups with YBL and DCB Bank to distribute the credit products. The Company has expanded its outreach by increasing the penetration of existing branches in state of Odisha and by opening new branches and has taken a step forward towards the objective of greater financial inclusion.

Objectives

- Providing branchless banking at the door step of masses at the base of the pyramid.
- Reaching scale and offering an array of financial and non-financial products to achieve sustainability.
- Maintaining unique selling proposition through convenience and accessibility



Particulars	YBL	DCB
Total Branches	13	30
No. of District Cover	3	12
No. of Villages	4,361	7,940
Total SHG Disbursed	11,555	17,216
Active Clients	50,946	1,13,826
Loan Disbursement (INR)	202,49,60,000	324,53,42,000
Average Loan Size per SHG	1,75,245	1,88,507
Average Loan Size per client	18,000	18,000
Total Staff	83	213
Portfolio O/S as 31st MAR(INR)	56,23,47,942	149,58,03,069
Average Portfolio per FCO	67,75,276	70,22,550
Average Portfolio per Branch (INR)	4,32,57,534	4,98,60,102

Cashless Disbursement and Recovery

To support the national movement of building digital economy People's Forum has also taken a step forward and started cashless Recovery through OXIGEN payment services with banking partner Ratnakar Bank, and for YBL & DCB cashless disbursement is initiated.

Way forward

People's Forum is planning to introduce two new products in collaboration with DCB bank-Gold Loan and Microenterprise loan.

Micro Enterprise Loan

Objective

There are two main objectives of this product

- To promote existing micro-enterprises in the area
- To promote and develop new micro-enterprises in poverty and population intensive areas

Target Clients will be of both existing and non-existing nature: Clients having small scale Industry Unit Shop-owners owning a grocery shop, beetle shop etc. Trade clusters

Gold Loan

Objective

To fulfil the immediate fund requirement of the client Emerged as one of the most reliable and convenient source of credit for lower income individuals & House holds



6.6 One Stop Centre - SAKHI

In the year of 2015-2016, People's Forum was selected as the nodal agency to manage One Stop Centre (OSC) operations in the premises of Capital Hospital. The centre is the brainchild of a central committee that was set up in the aftermath of the nationwide public outrage against 2012 Delhi Gang Rape incident. The centre has been deigned to provide all kind of support including legal, police, medical help, and counselling and temporary support services to women affected by violence in public and private sphere within family, community and at the work place. Women facing physical, sexual,

emotional, psychological and economic abuse, irrespective of age, class, caste, educational status, race, culture will be facilitated with support and redressal. OSC provide specialize services to those women who facing any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, acid attacks or witch hunting.

OSC - Sakhi was formally inaugurated by women and Child Development Minister Smt. Usha Devi on 1st October 2015. It is the first centre of the state that has been opened on a pilot basis.

OBJECTIVES:

- To provide 24X7 integrated support to those women who are affected by violence both in public and private sphere.
- To facilitate immediate, emergency and non-emergency access to a range of services including; medical, legal, psycho- social counselling support under one roof to fight against any forms of violence against women.

Highlights of the Centre

- The centre works in close coordination with Hospital authorities and State Resource Centre for Women and Child-CWC department
- Individual case file and proper documentation are maintained.
- Systematic liaisoning with CWC and DCPO for handling the minor cases.
- Psycho-social counselling provided to the victims on priority basis.
- Staff of OSC regularly visit different wards and OPDs to identify and support women in situation of crises.

Services:

Medical Services:

Immediate healthcare including referral to higher healthcare institutions and ambulance services.

Police (in civil dress) Assistance:

- OSC facilitates the lodging of FIR/NCR/DIR.
- Ensures the safety of women by providing police protection or putting her in the nearest shelter home/OSC
- Police/PCR Van for rescue/stopping violent situation.

Psycho-social support/Counselling:

- Safe environment and private space accessible to aggrieved women.
- Examination of psycho-social health of aggrieved.
- Counselling process gives women confidence and support to address violence or to seek justice for the violence perpetuated.
- Proper follow up is taken by our staff regularly.

Various channels to contact OSC

- By Herself
- Women Help line/any other Help line
- Accompanied by any person including public servant/ Relative/ Friend/ NGO/ Volunteer/ Public spirited citizen/ AWW/ Other Front line Worker



Legal Aid/Counselling:

Legal support through empanelled lawyers of the District Legal Services Authority.

Shelter:

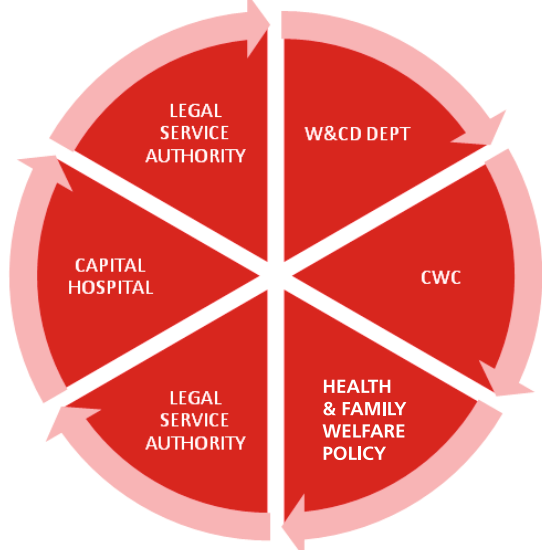
Short stay with food and clothing at the OSC and referral to other shelter homes for prolonged stay.

Other Services:

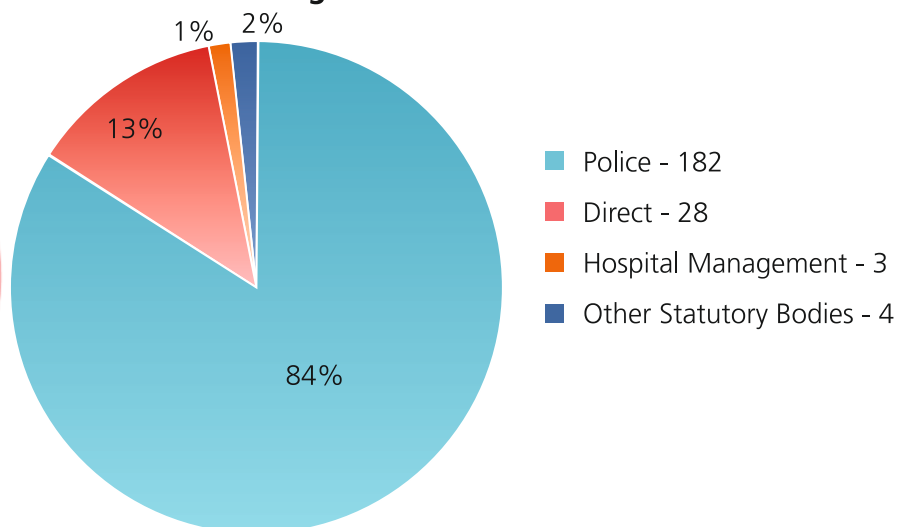
- We forward Domestic violence cases to Protection Office for further assistance.
- All minor cases coming to OSC are forwarded to CWC for further assistance.
- First-Aid Treatment with medicines is provided to the victims on arrival if necessary.
- SAFE (Sexual Assault Forensic Evidence) Kit.



Stakeholders



Cases referred through various Sources





6.7 Safe Water And Sanitation To Household

Safe water and sanitation in India continue to be inadequate, despite long standing effort by various levels of government and communities to improve coverage. In most of the rural areas in India, people are still reluctant to accept water and sanitation measures as a healthy way of life and hence they are prone to various diseases and water scarcity. The Ministry of Drinking water and Sanitation, Government of India started many projects related to sanitation and water security which are misused widely by the rural population. Hence, to meet the objective of ensuring all households have access to and use of safe drinking water and sanitation facilities, People's Forum collaborated with

water.org, a US based organisation to fund the project of developing and promoting activities that are required to change the rudimentary mindset of people and to make them aware of personal hygiene and environmental hazard of open defecation.

People's Forum has designed various loan products specially to provide financial assistance to those households which are in need of access to Water and Sanitation facilities. Through this programme the company has been able to give financial assistance to more than 20,000 households, and spread awareness to 1, 25,000 clients.

Objectives:

To develop sustainability and accessibility of people to safe water and sanitation thereby ensuring healthy and better standard of life.

Highlights:

- Focusing on individual awareness building, capacity building and behavioural change through related interactions with clients.
- Developing Sustainable and economic water and sanitation model.
- Developing new and effective loan model and sanitation model like Water Purifier Loan.
- Committed operational and management team for tapping available potential and financing.



Loan Sanctioning Process:



Currently SWASTH loan can be availed by the existing client base only. These existing clients are filtered through a process of credit bureau check, rating appraisal and finally credit committee verification.

Outcomes

We have witnessed different phases of awareness and outcomes i.e. the programme started from days when toilet

construction was considered wastage of money. And now, there are several positive outcomes being displayed on socio-economic front. The districts like Bolangir, Khurda, Ganjam, Nayagarh, Bhadrak, etc. has seen maximum number of people reaping the benefits of access to safe water and sanitation. The economic condition of the clients in these districts has also

experienced benefits of utilizing toilets, their expenditure on health care has reduced. Especially, women have experienced saving of their time, money and health expense, the efforts of which they utilized in productive jobs. Resultantly, the same clients are now demanding loans for other related products.





6.8 Strengthening Livelihood Programme through Community

People's Forum believes in community engagement and to further strengthen this belief we run a number of programmes that not only improve community engagement but also strengthens the livelihood of the people involved.

Various programmes of People's Forum livelihood initiative are:

1. MEDP (Micro Enterprise Development Programme)
2. SVP (Seed village programme)
3. FC (Farmers club)
4. NUHM (National Urban Health Mission)
5. Mahila Aarogya Samiti
6. Ward Kalyan Samiti
7. KIVA Livelihood enterprise programme
8. Self-help promoting Institution (SHPI)
9. Odisha SC/ST financial development corporation (OSFDC)
10. One day Awareness Programme

Micro Enterprise Development Programme (MEDP)

The Micro Enterprise Development Programme (MEDP) was implemented by People's Forum in collaboration with NABARD to promote self-employment opportunities for the prospective entrepreneurs. Various training programmes are held to develop prospective entrepreneurs. During the training sessions our team mainly focus on the topics of various government schemes, availing of bank loans etc. to create awareness. Another aspect of training focuses on mushroom cultivation, candle making and agarbati making.





Seed village programme

Agriculture is the major source of livelihood for a large part of the population of Dhenkanal District in the state of Odisha. Out of the total geographical area of 4.30 lakh ha; the net sown area is around 43% at 1.84 lakh ha. Out of the above sown area, around 25% ie. 0.46 lakh ha. is irrigated. The state Govt. has a plan of achieving irrigation potential of 35% in each block. The normal rainfall of the district is 1428.8 mm of which more than 80% is received during kharif season. Therefore, Paddy being a water intensive crop is the main crop grown in the district. The crops grown in the district and their production level are highest paddy area under cultivation at 95,416 ha. The productivity of the crops is

low in the district due to the traditional method of cultivation, use of traditional seeds, improper use of fertilizers and pesticides and farmer's ignorance on agricultural practices.

Supply of good quality seed is the starting point of agriculture & also the foundation of seed village programme. As good quality seed alone can increase the yield, seed village programme aims at production of certified seeds through farmers. The seed village programme was implemented by People's Forum in collaboration with NABARD. Seed village programme is essentially a scheme of activities planned and implemented to secure systematically, rapidly and timely supply of good quality seeds in the required quantities.

Seed village programme activities:-

- Demonstration cum training at the time of planting and sowing.
- Training on plant protection.
- Training before harvesting.
- Technical Experts visit.
- Inspection of seed certification officer of Odisha State Seed and Organic Product Certification Agency.
- Marketing intervention such as seed mela, farmers exchange programme etc.

Farmer's clubs

Farmer's clubs are the grass root level informal forums of farmers. Around 60% of the country's population depends on agriculture which contributes 18% to India's GDP. But the growth rate of this sector has not been satisfactory with less than 2% growth in last 50 years. In Odisha to meet the targeted growth, Farmers' clubs are organised by People's Forum organization with the support

& financial assistance of NABARD to provide package of initiatives for transfer of technology, improving input use efficiency, promoting investment in agriculture both in public and private sector and creating a favourable and conducive economic environment.

The aim of farmer's club of People's Forum is the development of collectives to augment agriculture in rural areas,

through credit awareness & capacity building for which it regularly organises monthly meetings. In this meetings farmers discuss about their own problem & suggest to take up new initiatives. Total 15 no. of farmers club are functioning in 15 villages of Dhenkanal district under 4 block like-Bhuban, Sadar, Odapada and K.Nagar. Through this farmers club 600 farmers were benefitted.

Sl.	Name of the Block covered	Village Covered	Total number of farmers
1	Bhuban	09	360
2	K.Nagar	02	80
3	Dhenkanal Sadar	03	120
4	Odapada	01	40
Total	04	15	600

6.9 Community Process Activities (CPA):

National Urban Health Mission

People's forum is working as NGO partner for NUHM to provide support in the field of community Mobilization, demand generation and community engagement. The area of operation is Dhenkanal and Bhubaneswar. The organization is covering 10 wards in Bhubaneswar, targeting about a population of 23,000 individual in 42 slums.

As NGO partner the Organisation is playing proactive role in the following spheres:

- Strengthening & operationalization of MAS (Mahila Aarogya Samiti).
- Strengthening of ASHA activities.
- Strengthening of fixed day immunization.
- Regular Observance, of urban health nutrition days.
- Community mobilization
- Field Survey, preparation of health resources map, communication activities.
- Advocacy on key health related issues.
- Any other community based activities as per the need of the operational city.



Activities of community health programme under NUHM

- 1 Preparation/Updating of Profile of MAS.
- 2 Mapping of institutions & resource/Health resource map
- 3 Slum level household Survey within the MAS Area.
- 4 Completion of 4 meetings with Minutes
- 5 Preparation of the Annual Health plan of MAS
- 6 Utilization of 50% Annual grant of MAS
- 7 Records Maintenance
- 8 Build up capacity of 2 people from MAS for preparation of minutes, cash book
- 9 Post training assessment of ASHA
- 10 Support to ASHA & MAS for 100% mobilization
- 11 Slum resource map
- 12 Sensitization programme on Dengue
- 13 Vulnerability Assessment tool for "Slum"
- 14 WKS (Ward Kalyana Samiti) orientation Programme



6.10 KIVA

“KIVA” is a US based non-profit organization leveraging the internet and a worldwide network of microfinance institutions. It envisions a world where all people- even in the most remote areas hold the power to create opportunity for themselves and others. It believes in providing safe, affordable access to capital to those in need, helps people create better lives for themselves and their families. The main objective is to enhance the livelihood promotion of vulnerable population and underserved people by providing financial assistance to alleviate poverty and create self-sustainable life. Peoples Forum along with Kiva is providing micro credit to the marginalized groups of the society and is dedicated to target these groups and provide them with greater access to financial services.

People's Forum is one of the field partners of KIVA which facilitate KIVA loans on the ground.

Our beneficiaries are:

- **Person with Disability:** They are hard workers and if are given financial benefits, they excel in their work.
- **Single mothers/Widows/unmarried women:** They have their family responsibilities on them and have the capability to accomplish those responsibilities effectively.
- **Family members of Leprosy affected Patient:** They are secluded from other societal groups and are not given economic opportunity.
- **Student (Education Loan):** Many students drop their Higher education because of lack of financial support. We provide loans for short term job oriented courses such as Diploma courses, nursing courses and vocational courses which are excluded from the list of Bank's financial support.
- **Underserved Area:** The people who are excluded from formal financial system because of low presence of Banks and other financial institutions, People's Forum want to include those people in the formal financial system and to provide them an opportunity to grow.
- **Groups/Clusters:** They lack the benefit of mass and have issues like forward and backward linkage along with technology up gradation.

We chose to serve these categories as these are very sensible categories and no other organisation or individuals come up to support them financially, as high risk is involved.

OPERATIONAL HIGHLIGHTS

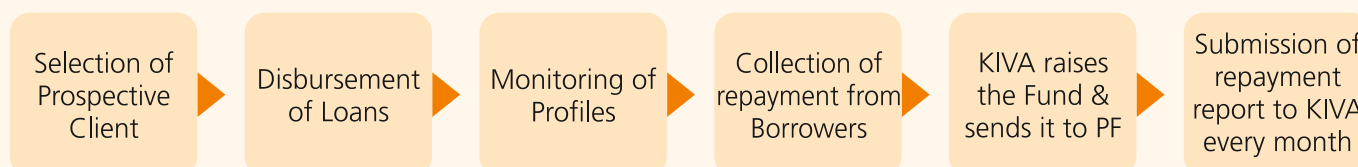
As on March 2017

- Total disbursement Amount- 22,23,89,200 INR
- Total Number of Clients-13,147
- Total Number of Individual Clients-1,228
- Total Number of Groups-1,131
- Total Portfolio Outstanding- 2,58,56,222 INR
- Individual loan portfolio outstanding-73,00,289 INR

Category wise distribution of Individual Clients

- Total PWD clients-735
- Total widow/divorcee/unmarried clients-393
- Total Members affected with leprosy-46
- Total number of education clients-54

Process of KIVA Loan





Innovation wins over...

Innovation does wonder but most of the time it comes with high price. You need to experiment to get something new and these experiments are costly. But the sense of accomplishment is unmatched once you create something new. **Laxmipriya Nayak** an independent women of Balipatna, Odisha, India is engaged for innovating new designs that keep her products high on demand. Earlier she used

to work in her neighbour's handloom and spinning wheel to make saree (Indian Traditional Wear). After selling the sarees in the nearby market, she had to pay her neighbour rent for using their handloom and spinning wheel. The income that she earned after paying of the rent was hand to mouth for her family. As her designs are unique and attractive in nature it called for higher investment. She took a loan from

Kiva's partner People's Forum and invested in her own equipment for weaving. She now owns her own handloom and spinning wheel, saves the rental amount and at the same time can produce and sell more sarees than before. She extends her heartiest thanks to Kiva's partner Peoples Forum and dreams of owning more handlooms in the future.

6.11 Other Developmental Activities

Self-help Promoting Institution (SHPI)

NABARD provides financial support to an initiative of people's forum named "PRAKALPA SASHAKTI". It focuses on the livelihood and financial development of the project participants in the Left Wing Extremist (LWE) district of Sonapur. Key component of the project is women self-help groups (SHGs). In Binika and Sonapur block, we have mobilized 205 SHGs. As part of the livelihood development programmes, we have imparted vocational training. The training includes mushroom cultivation, tailoring, vegetable cultivation, beauty parlours, incense stick making etc. Along with vocational training, capacity building on book keeping also has been imparted. The members have engaged themselves in awareness creation on SBM, MGNREGA, DDUGKY and other Govt. schemes.

Odisha SC/ST financial development corporation (OSFDC):

The project is funded by OSFDC for the livelihood development of the schedule caste and schedule tribe of Odisha. By taking the support of the project we have facilitated 217 SC HH of 8 villages for the formation of 18 SHGs in Puintala block of Bolangir district. One female member from each household have participated in the process. All these 18 SHGs have been grouped into a cluster. The line department officials are also the part of this cluster. The members have been trained on mushroom cultivation, organic manure preparation, nursery raising, goatery etc. In post training phase, the trainee were provided with goats for goat rearing as a means to sustain their livelihood.

One day awareness programme for SHG members in collaboration with NABARD

One day awareness programme were conducted in various villages of Dhenkanal district to create awareness programmes on financial inclusion and social security schemes like-

- BLOTP (Block level training programme)
- GRLTP (Grass root level training programme)
- QP (Quiz Programme) on financial inclusion



7 AWARDS AND ACCOLADES

The organization is witnessing achievements across key areas with women centric approach and has been honoured with many awards and recognitions.

Sl.	Name of the Award	Host Organization	Year
01	Odisha Citizen Award	TATA Steel & O TV	2013
02	International Kumar Bhai Bhalla Manisha Samman	International Sovaniya Mahotsav, Jajpur, Odisha	2013
03	Dr. Durgabai Deshmukh Award for the year 2005	The Central Social Welfare Board, Ministry of W & CD, Govt. of India	2012
04	Adarsh Odisha Samman	Adarsh Odish Charitable Trust	2011
05	Besant Selfless Service Award	T.O.S, MAHABHARAT GROUP	2010
06	Adikabi Sarala Das Smurity Sanman	Adikabi Sarala Dar Sanskrutika Parisad	2010
07	National Youth Convention Award For National Building	YOUNG ODISHA & DCOSWAS	2008
08	Khordha Mahautsav Award	New Thinking Forum, Khordha	2007
09	Kumar Uschab Award	YOUTH, Odisha	2004
10	Bhubaneswar Mahautsav Award		2004
11	Dr. Hare Krishan Mahatab Award		2004



International Kumar Bhai Bhalla Manisha Samman, 2013
(Hosted by International Sovaniya Mahotsav, Jajpur, Odisha)



Dr. Durgabai Deshmukh Award for the year 2005, 2012
(Hosted by The Central Social Welfare Board, Ministry of W & CD, Govt. of India)

8 AUDIT REPORT

PEOPLE'S FORUM
KHURDA - 752055
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

Particulars	Sch	Amount
INCOME		
Restricted Grants (including Peoples' Contribution and Organisation's Contribution) for Projects	1	1,16,67,900
Transfer from Balance Sheet on account of Project Funds	1	49,45,920
Alternate Income from Society's Main Objects	2	19,54,71,331
Miscellaneous Income		14,63,913
Total		21,35,49,064
EXPENDITURE		
<u>Application to Projects out of Govts. Grants</u>		
Utilisation of Restricted Grants (including People's and Organisation's Contribution) for Projects	1	1,48,25,907
Transfer to Balance Sheet on account of Project Funds	1	68,15,439
<u>Application to Projects out of Income from Alternate Channels</u>		
Administrative and other Input Costs	3	3,83,34,344
Salaries & Other Man power Cost	5	9,49,91,164
Programme Welfare Expenses	4	1,29,96,746
Social, Cultural and Other Programme Expenses	6	1,22,22,025
Earlier Grants Receivable Set off from Own Fund	1	88,39,273
Depreciation	9	24,67,924
Excess of Income over Expenditure transferred to Balance Sheet		2,20,56,242
Total		21,35,49,064

Significant Accounting Policies


Notes to the Accounts

The schedules referred above form an integral part of the Income and Expenditure Account.


As per report of even date.

For B.S.Subudhi & Co.
Chartered Accountants
Firm Regd. No. : 316006E

For People's Forum


(B.S.Subudhi)
Partner
M. No.: 052512
Date : 21.08.2017
Place : Bhubaneswar




Gobinda Chandra Pattanaik
Member Secretary

**PEOPLE'S FORUM
KHURDA - 752055**

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

Particulars	AMOUNT IN Rs.
RECEIPTS	
Opening Balance :	12,14,039
Cash in hand	4,91,24,343
Cash at Bank	
Restricted Grants (including Interest from Bank, People's and Organisation's Contribution) for Projects :	1,16,67,900
Other Revenue	19,54,71,331
Decrease in Kiva Portfolio	1,94,88,036
Increase in current liabilities	87,10,595
Donation received for corpus Fund	3,15,60,000
	<u>31,72,36,244</u>
PAYMENTS	
Utilisation of Restricted Grants (including People's and Organisation's Contribution) for Projects :	1,48,25,907
Social, Cultural and other Programme Expenses	1,22,22,025
Administrative and other Input Costs	3,71,45,601
Programme Expenses	1,31,44,539
Personnel Expenses	8,88,61,385
Purchase of Fixed Assets	4,14,01,593
Increase in current assets	2,19,47,795
Earlier Grants Spent out of Own Fund	88,39,273
Decrease in KIVA Loan	44,28,092
Investment in Fixed Deposits	20,00,000
Closing Balance :	
Cash in hand	45,29,244
Cash at Bank	6,78,90,790
	<u>31,72,36,244</u>

Significant Accounting Policies

Notes to the Accounts

The schedules referred to the above form an integral part of the Receipt and Payment Account.

This is the Receipt and Payment Account referred to in our report of even date.

For B.S.Subudhi & Co
Chartered accountants
Firm Regd. No. : 316006E



(B.S.Subudhi)
Partner
Membership No. : 052512
Date : 21.08.2017
Place : Bhubaneswar



for People's Forum



Gobinda Chandra Pattanaik
Member Secretary

9

OUR FUTURE PLANS

- **Expansion of Mission ASHRA**

People's Forum is planning to open a mental health care facility for destitute male and expand the current facilities of Mission Ashra, Bhubaneswar and Jharsuguda.

Establishment of full fledged rehabilitation centre with hospital, research and training facilities.

Opening of four satellite centre of Mission Ashra in the state of Odisha.

- **Skill Development**

Establishment of Deen Dayal Upadhyay Grameen Kaushalya Yojna (DDUGKY) and Pradhan Mantri Kaushal Vikash Yojna (PMKVY).

- **Expansion of Mid Day Meal**

Extension to various blocks of Nayagarh, Khordha and Jharsuguda Districts.

Reaching out to 50,000 school children.

- **Drug De-Addiction Centre**

People's Forum is involved in various programmes that serve the society at large and with this vision we would like to expand our work on social issues like substance abuse and drug addiction by opening up of Drug de-addiction centre.

10

OUR SUPPORTING PARTNERS

Ministry of Women and Child (WCD)

Development, Govt. of India (GOI)

Department of School and Mass Education (GOI)

District Mineral Fund, Jharsuguda

W&CD Department, Govt of Odisha

NABARD

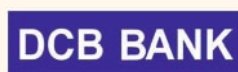
ICRISAT

SIDBI

Annapurna Microfinance Pvt. Ltd.

DCB Bank

Yes Bank





PEOPLE'S FORUM

HIG-44, Dharmavihar

Khandigiri, Odisha, India

Tel : +91 674 2351688

Email : peoplesforumindia@hotmail.com
info@peoplesforum.net.in

Web Site : www.peoplesforum.in
www.missionashra.org