



Microfinance Institutions Network (MFIN)

Adhikar Microfinance : case study

Coverage Report

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Adhikar Microfinance: Empowering aspiring women in Odisha to become self- reliant

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ଅଧିକାର ମାଲକୋପାଳନାନ୍ତ ଓଡ଼ିଶାର ଅଭିଳାଷୀ ମହିଳାଙ୍କୁ ସ୍ୱାବଲମ୍ବୀ କରୁଛି

ସ୍ୱାଧୀନତା ପୂର୍ବରୁ ଓଡ଼ିଶାରେ ମହିଳାଙ୍କର ଅଧିକାର ସମ୍ପର୍କରେ କିଛି ଜଣାପଡ଼ି ନାହିଁ। ସେମାନେ ଘର ଭିତରୁ ବାହାରିବା ପାଇଁ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ କୌଣସି କାର୍ଯ୍ୟରେ ଯିବା ପାଇଁ ମଧ୍ୟ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ ଘର ଭିତରୁ ବାହାରିବା ପାଇଁ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ କୌଣସି କାର୍ଯ୍ୟରେ ଯିବା ପାଇଁ ମଧ୍ୟ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ।



ଓଡ଼ିଶାରେ ମହିଳାଙ୍କର ଅଧିକାର ସମ୍ପର୍କରେ କିଛି ଜଣାପଡ଼ି ନାହିଁ। ସେମାନେ ଘର ଭିତରୁ ବାହାରିବା ପାଇଁ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ କୌଣସି କାର୍ଯ୍ୟରେ ଯିବା ପାଇଁ ମଧ୍ୟ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ ଘର ଭିତରୁ ବାହାରିବା ପାଇଁ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ। ସେମାନେ କୌଣସି କାର୍ଯ୍ୟରେ ଯିବା ପାଇଁ ମଧ୍ୟ ଅନୁମତି ଚାହୁଁବାକୁ ପଡ଼ିଥାନ୍ତେ।

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Adhikar Microfinance: Empowering aspiring women in Odisha to become self-reliant



Khordha : Microfinance has been playing a critical role in helping women to become self-sustainable. The growth story of 48-year-old Alima Bisi, a resident of Sansibohra, a small village in Odisha city signifies the importance of micro-credit in her life along with many other economically active women like her, who otherwise have restricted access to mainstream banking services. Alima's family comprises of her husband and three school-going children. Similar to most of the residents of the village, Alima's family was succumbing under the pressure of the expenses incurred by the family. Her husband, a daily wage laborer could only manage to earn the bare minimum he could and the income was always low & irregular. One could see the financial crisis smiting at the family, and many a times the family was forced to eat one meal a day, only Alima, a mother of 3 children could understand the pain & mental torture she had to suffer due to the visible impact of malnutrition on her growing children. Due to lack of financial help and knowledge, they could not even think of establishing a business as there was always a fear of failure and uncertainty in the family.

Alima took some part-time jobs in the unorganized sector, but couldn't make much of a difference in the deteriorating financial and social conditions of her family. Undeterred from all disappointments, she was determined to improve her family's situation and had the zeal to start business of her own so that she could become financially independent and lead a dignified life.

She came to know about Adhikar Microfinance, an NBFC-MFI working, through one of the existing Self Help Group (SHG) working in their village and availed a small loan of Rs.10,000. Afraid at first, but adamant & self-motivated, Alima took the loan and started an egg shop. They came to purchase eggs from the wholesale market and sold it in the shop. Moreover, they also started selling prepared omelet on during evening hours. Slowly, they started earning regular income and returned the loan EMI without failure.

THANK YOU