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Bringing water to tribal communities: Adhikar and Water.org

Background and methodology

Water access has been a pressing issue since 2010 due to its innovative model, WaterCredit: a microlending mechanism that focuses on people without access to formal financial services. "Smart Subsidies" is the partnership between the two organizations that offers microloans for water and sanitation infrastructure. This microlending mechanism is designed to be more affordable and accessible to marginalized communities, especially to those who lack formal credit history.

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Adhikar's work in the area

Adhikar began operating in these highly sensitive areas in 2006. Previously, there had been a lack of interest in the area due to the political sensitivities. Adhikar's approach was to work with local partners who had existing relationships in the community, and to use the microlending mechanism to provide access to affordable water and sanitation infrastructure.

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About the tribal groups and districts

The term "Scheduled Tribes" refers to specific indigenous peoples whose status is acknowledged to some formal degree by national (Indian) legislation. According to the 2011 Census, the Scheduled Tribe (ST) population of Odisha is 8,145,081, which constitutes 22.1% of the state’s population.

The areas in Odisha with higher tribal populations are also located in districts characterized by mountains and which have experienced significant social development and poverty alleviation. Some of their earliest work was in the coastal area of Odisha when the Super Cycle of the late 1980s devastated the formerly developed part of the state. There are 20 million people in Odisha. Adhikar’s goal is to reach 2 million households by 2020. They currently work with 150,000 households.

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1. Communication is key

Dealing with communities with multiple languages poses a consistent challenge and the one most commonly cited by branch office Adhikar staff. Only in the past year have the organization begun to include more native language staff. Practicalities include microlending generally-favored leads from working in their home area of fear of corruption or official collecting payments. Adhikar has accommodated this practice by hiring Credit Officers from locales not exactly where they operate but close to a 100 km radius – just close enough to relax the language. Along similar lines, the standard Transfer Officer which moves Credit Officer staff to new branches every year in order to prevent conflict with Borrowers is relaxed for these areas. Instead, the Transfer Policy only handles these within the district.

2. Respect your borrowers as well as your colleagues

Adhikar credit officers do not want to create an impression of bribery, so they make sure that when interacting with borrowers or potential borrowers, they do so at the same level – usually on the ground. When I first went to visit the Branch Manager from Santragachi – an area with some of the lowest literacy rates in the country – I wanted to show respect, but the Branch Manager’s personality was such that I had to be very careful. She was very open and said that the community liked her approach to work. She also had a very strong message that Adhikar is not only looking to make a profit but also showing other organizations what they can do.

High repayment rates

Other groups have and do work with these indigenous communities – Adhikar is not the only institution to do so. They are the only group to offer water loans, however. Other organizations appear to feel less confident that these groups could repay. One organization reported that they had great interest in the community but were not sure if they could lend due to the political sensitivities. This may be due to the fact that the ST population is much lower than the national average, and that less organizations offer micro-lending services in these more tribal-populated areas.

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