

PTSLP Success Story's for Website

The profit-making Sangamam Tailoring unit, Thiruvallur District

Deepa, Soundari, Bhagyalakshmi and Uma are residents of Sunnambukulam Panchayat of Thiruvallur district. After undergoing the training in tailoring arranged by Post-Tsunami sustainable livelihood programme, they availed an interest-free loan of Rs. 3,00,000 and started Sangamam tailoring unit in 29.04.2013.

Till date, they have earned Rs. 3, 28,035/- and repaid Rs.57,000/- to the PLF

towards the loan. Their net profit stands at Rs.33,363/-.

The Post- Tsunami sustainable livelihood programme helps many such poor and very poor women by providing them with



suitable skill training and loan for commencing micro enterprises, thus creating sustainable to them. It is indeed a precious gift to the people who are covered by the programme.

Training in Boat / Engine repairing to the youth living in coastal villages

With a view to create employment opportunities to the youth of fishermen community living in the project area of Post-Tsunami sustainable livelihood programme, the South Indian Federation of Fishermen Societies (SIFFS) has undertaken a 3 month long training programme in boat repairing & out board motor repairing. In the first phase, 40 fishermen youth have been selected from Thiruvallur, Villupuram, Nagapattinam & Kanyakumari districts and training was conducted between 25.03.2014 and 09.07.2014. The plan of the training was 20% classroom and 80% practical training.



During the training period, each trainee was provided with an incentive of Rs.4000/- per month. Further, upon completion of the training, equipments/tools for repairing worth Rs.15,830/- was given to each of them, thus opening the doors for self-employment. The objective of this training programme is not only to create self-employment opportunities but also to enable those engaged in the fishing activity to carryout boat repairs and out board motor repairs easily. Funds for this training are provided by the Post-Tsunami sustainable livelihood programme.

Mrs. Kamala, who got alternate livelihood by manufacture of areca-palm plates, tells her experience:

I am Kamala. I live in Vadanemmeli Panchayat of Kancheepuram district. In 2011, I lost my husband unfortunately and I was in a confused state of mind on my livelihood. Under these circumstances, on 23.01.2012, Mrs.Shobanandhi and myself jointly got an interest-free loan of Rs.1,85,000/- from the PLF and also got a loan of Rs.1,48,000/- from the bank at low interest rate and we invested Rs.37,000/- as our contribution and purchased four machineries worth Rs.3,70,000/- and started areca-palm plate manufacturing

business. The Post-Tsunami sustainable livelihood programme not only helped us in providing loan for commencing the business, but also, extended its immense



support in procurement of raw material at low price and in selling the produce with profit. Till now, we have sold areca-palm plates worth of Rs. 2,49,604/- and are making good profit.

I extend my sincere thanks to the Post-Tsunami sustainable livelihood programme, which has provided training and loan for starting the areca palm plate manufacturing unit during hard times caused by my husband's death and for its continued support till date. I request all the widows who are without any support like me in the programme area to utilise the programme positively.

New boat yard and out board motor repair workshop at Pazhaverkadu:

There are 1500 FRP boats and 2000 out board motor boats in and around Pazhaverkadu in Thiruvallur district used by the fishermen community. As there was no boat yard and boat repairing workshop, based on the petition submitted by local fishermen to South Indian Fishermen Association Federation, a new boat yard and boat repairing workshop was constructed by Post Tsunami Sustainable Livelihoods Programme and were inaugurated by the President of International Fund for Agricultural Development on 06.08.2014.

As the Boat Yard and OBM commenced its operations in this area, every day 3 or 4 engines are serviced with genuine spares and at reasonable cost and every day 2 or 3 boats in break down condition are done with good service, it is very much helpful to the fishermen to get their fishing equipment repaired at a reasonable price and with genuine spares.

Earlier, the fishermen of this area used to travel to Marakanam, which is 175 km away, for getting their boats repaired and also for new boats.

The local fishermen expressed

happiness that the Boat Yard helps them get their boats built with quality materials, and as per their own design.



**Hollow Blocks manufacturing unit in Kaaraitthittu Vaayaloor Panchayat of
Kancheepuram district**

Mrs.Lakshmi, a resident of Kaaraitthittu Village, Vaayaloor Panchayat of Kancheepuram district shares us with her success story as an entrepreneur in Hollow Blocks manufacturing.

I am a member of Ezhumalaian self-help group. My husband and me were working as labourers in the nearby hollow block manufacturing unit for 4 years. But, as the income was not sufficient, we could not meet our family and children's educational expenses. Further, we do not know any other profession than the hollow block manufacturing. Under their circumstances, through Post-Tsunami sustainable livelihood programme, we got an interest free loan of Rs.3,00,000/- in 2012. We also got a bank loan of Rs. 99,000/- and along with our own contribution of Rs.72,500/- we have started Living Stone Hollow Block manufacturing unit on 12.12.2012.

Subsequently, Post-Tsunami sustainable livelihood programme is of very helpful to us in the procurement of raw materials at lower price and also in getting access to us into market the manufactured hollow blocks.



Till date, we have sold hollow blocks worth of Rs. 2,64,3512/- and have earned good profit. Further, we repaid Rs.1,80,000/- in our loan account. We express our

sincere thanks to Post-Tsunami sustainable livelihood programme which has uplifted us by providing loan and also market access.

Post-Tsunami sustainable livelihood programme's special sustainable livelihood programme for growers of "Mango".

As a special program of Post-Tsunami sustainable livelihood programme, the Madurai based NGO **CCD**, has brought together the coastal mango grower's of Nagapattinam district and is carrying out efforts to enhance their sustainable livelihood since April 2012. As part of this programme 887 small and managerial Mango growers were identified at Thalaignayiru panchayat union of Nagapattinam district and were formed in to 51 groups with facilitate opening of bank accounts and is presently functioning as a registered federation in the name **Thirumaraikadu coastal agriculturists trust**.

Complete statistics about the above beneficiaries were collected member wise such as estimates of production for different varieties of mango, and market survey.

They were given exposure to organic mango farming techniques and as part of practical field training they were taken on a study tour/ exposure visit to few good performing mango farms and mango pulp factories.

Under this scheme's revolving fund, a sum of Rs 20,000 was credited to the bank account of each group.

To market the farm produce of the members 4 procurement centres were started and they benefit by selling their products to the nearest procurement centres. Through these centres in the last two seasons, 814.752 tons of unripe mangos worth Rs 68, 20,475 were procured and sold for Rs 72, 05, 92. Those who assisted procurement made a profit of Rs. 3, 85,217/- and the mango farmers received 10 to 15 % additional income.

This programme has benefited mango growers in the following ways

- ▶ Usage of organic farming technique have increased the yield by 10 %
- ▶ Organic inputs have brought down cost of production by 10 %.
- ▶ Sale through procurement centers fetched 10% price increase (No transport expenses , saved time and payment of commission)
- ▶ Before the introduction of the scheme, majority of the mango farmers leased out their mango trees. This scheme has enabled most of the mango farmers to come out of farm leasing and now they maintain their own farms.
- ▶ This has also helped them to improve their returns.

The success of this scheme prompted authorities to extent this scheme to 5 more panchayats.



" By joining the insurance scheme I was saved":

Insurance scheme is an important scheme of the Post-Tsunami sustainable livelihood programme. Many insurance schemes have been introduced with low premium rates that reap more benefits. So far 18998 people have joined the insurance scheme. 1512 persons have received claim settlements.

Rajalakshmi from Vandiyampallam village of Cuddalore district speaks about the benefits she derived from the insurance scheme:

I am Rajalakshmi. I live in Vandiyampallam village of Cuddalore district. I attended an awareness programme on insurance scheme conducted by Post-Tsunami sustainable livelihood programme. I learnt the benefits of the Medical insurance scheme and joined the scheme, paying a very low annual premium of Rs 150 /- for all the members of my family.

Suddenly on 20.02.2014, my husband had a severe stomach ache. On 23.02.2014 he was admitted in a nearby hospital. Doctors informed me he has kidney stones and an operation has to be performed immediately and it



would cost Rs 10,000. I immediately informed my insurance spearhead of the panchayat level federation and the operation was performed. After the surgery, the federation of our panchayat obtained Rs. 9300/- from the insurance company and handed over to me. My husband is fully recovered and fine now. For poor people like

me, the insurance scheme is a boon. But for the insurance scheme I would have been distressed.

Transforming the Worker to an Entrepreneur

Through the Post-Tsunami sustainable livelihood Programme in Avurivakkam panchayat, of Sirulappakkam Block, Thiruvallur District Mrs.Mekala, Mrs.Murugammaal, and Mrs.Sandhya together formed a Joint Liability Group (JLG) to run Nagathamman charcoal producing business. This enterprise was started on 28.07.14 at an estimated cost of Rs.2,30,000/- with the financial assistance of Rs.1,63,875/- from NABFINS Rs.54,625/- as Project Fund (Patient Capital) and Rs.11,500/- as beneficiary contribution. Till date they have earned an income of Rs.76,000/- and repaid Rs.12,611/- to the bank towards the loan.

Earlier they were working in a charcoal factory as workers. With their previous experience and with the help from the project they have transformed themselves to Entrepreneurs. There is no doubt that their success will lead many more to become



entrepreneurs in this area which is largely inhabited by workers.

Women in Fishing-related Trade:

To improve the livelihood of the Women living in the Coastal areas of Kanyakumari District, basic skill development training was provided to those women interested in micro enterprises. After the completion of the training, loan and other related help were extended through the Programme to undertake whatever business they were interested in. Now these women are doing profitable business through the enterprises they have established, selling things specifically needed for fishing, like engine repair for boats, fish nets, anglers, and other necessary equipments. Women entering this business which till now, was dominated by men is the biggest victory for the Post-Tsunami sustainable livelihood Programme. The details of the women and their enterprise details are given below.

S. No.	Name of the Beneficiary	Details of Business	Beneficiary's Share in Rs.	Project Subsidy in Rs.	Sales till date In Rs.
1	Mrs.Jesindha Simon Colony	Boat Engine repair Centre	30,000	2,70,000	3,64,610
2	Mrs.Selvi Simon Colony	Fish Net Braiding	25,000	2,50,000	29,10,947
3	Mrs.Clementa Thooththoor	Fishing Accessories Sales	34,000	2,50,000	18,00,822
4	Ms.Deepa Rose	Fishing Accessories sales	30,000	2,50,000	8,25,725



Farming of vegetables through Joint Liability Groups

With the financial assistance of NABFINS, under Post-Tsunami sustainable livelihood programme, the Joint Liability Groups of Kovilpaththu Panchayat, Thalaigayiru Union, Nagapattinam district are engaged in vegetable farming that are implemented as micro enterprises.

Ponnarasi, one of the beneficiaries of Joint Liability Group says, my name is Ponnarasi. I belong to a poor family. I am a member of Sri Ambigai women self-help group in Koilpaththu Union level federation in Nagapattinam district. My husband – Murugaian is working as agricultural labour. With the help of Post-Tsunami sustainable livelihood programme and NABFINS, me and two others (Chithra and Manjula) formed a Joint Liability Group and underwent training in vegetable farming. Besides, they have provided us a loan of Rs.1,48,200/-

Three of us are cultivating ladies finger, brinjal, cluster bean, groundnut and greens in 1 acre of land each and on an average we get daily income of Rs.1000/- With this income, i repay the monthly instalments for the loan without default. Apart from this, two of my sons are now studying degree courses. Further, i am constructing own house. Thus, I am very thankful to Post-Tsunami sustainable livelihood programme, which is the backbone for my family welfare.



Training programme on improving income (training on cattle farming)

Under Post-Tsunami sustainable livelihood programme, 44 beneficiaries were selected from 8 Panchayats in Villupuram District by Hand-in-Hand organization, and were provided training on cattle farming. The first phase of training was held during 19.11.2014 to 21.11.2014 and the second phase of training during 02.12.2014 to 04.12.2014, totaling 6 days at Koonimedu and Keezhpetai centres.

The Additional Director of Project Management Unit – Chennai has inspected the Koonimedu and Keezhpetai centres and requested the instructors – Dr. Bhavani and Dr. Sangeetha – to impart training in a simplified manner, to enable the beneficiaries to have a clear understanding. He also requested the instructors to keep the materials in Tamil and to refer the handbooks and compile 2-page comprehensive and easy to understand notes with images, dos and do nots in cattle farming.

It has been planned to provide loans to both individuals / Joint Liability Groups who underwent training and join together as JLGs in the fields aimed to improve household income. The beneficiaries for this loan scheme must have relevant field knowledge, interest and experience. The maximum loan amount for individuals is Rs. 20,000/-. The individual will contribute 20% of his own, and then the federation will release 80% of the loan amount. The loan amount will be repaid in 24 instalments along with interest @ 12% per annum.