Government of Andhra Pradesh
TRIBAL WELFARE DEPARTMENT
Vijayawada, AP

APSTCFC Limited (TRICOR)
Success Stories 2017

NABARD CONSULTANCY SERVICES
Livelhoods & Skill Development Sector
TMSU - STC (TSP)
Vijayawada, AP
## Contents

<table>
<thead>
<tr>
<th>S.No</th>
<th>Description</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GUNTUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>01</td>
<td>'Employee' to 'Entrepreneur!'</td>
<td>2</td>
</tr>
<tr>
<td>02</td>
<td>Happy days in Janu Naik’s life</td>
<td>3</td>
</tr>
<tr>
<td>03</td>
<td>Sustainable Income in Dairy Unit</td>
<td>3</td>
</tr>
<tr>
<td><strong>SRIKAKULAM</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>04</td>
<td>Tribal Women Entrepreneur</td>
<td>4</td>
</tr>
<tr>
<td><strong>VIZIANAGARAM</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>05</td>
<td>YTC turns Tribal Girl as a Sales Girl</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>Milking the Benefits of TRICOR</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>A Ray of hope with Mulberry</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>Self-sustained.... Sujatha</td>
<td>7</td>
</tr>
<tr>
<td><strong>VISHAKAPATNAM</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>09</td>
<td>Crop diversification with strawberry</td>
<td>8</td>
</tr>
<tr>
<td>10</td>
<td>Introduce Inter crop - Increase Income</td>
<td>9</td>
</tr>
<tr>
<td><strong>EAST GODAVARI</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Change the lives with LED bulbs unit</td>
<td>10</td>
</tr>
<tr>
<td>12</td>
<td>Rubber Plantations.... Boon to STs</td>
<td>11</td>
</tr>
<tr>
<td>13</td>
<td>Velugu (SERP)brought Velugu in Sankuramma</td>
<td>12</td>
</tr>
<tr>
<td>14</td>
<td>YTC Chintoor .. ‘the place to realise Arjamma’s dream’</td>
<td>13</td>
</tr>
<tr>
<td>15</td>
<td>Biscuit Making Unit</td>
<td>14</td>
</tr>
<tr>
<td><strong>KURNOOL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Sheep Rearing</td>
<td>15</td>
</tr>
<tr>
<td>17</td>
<td>Dream on Wheels</td>
<td>16</td>
</tr>
<tr>
<td>18</td>
<td>TRICOR encouraged Marketing skills through ESS</td>
<td>17</td>
</tr>
<tr>
<td><strong>KRISHNA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>TRICOR made R.K. a proud owner of Income generating Asset</td>
<td>17</td>
</tr>
<tr>
<td><strong>YSR KADAPA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Success story – Bukke Sudhakar Naik</td>
<td>18</td>
</tr>
<tr>
<td>21</td>
<td>Sheep rearing</td>
<td>19</td>
</tr>
<tr>
<td><strong>PRAKASAM</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Bags making .. Bag full of Benefits</td>
<td>20</td>
</tr>
<tr>
<td>23</td>
<td>The Cosmetics shop</td>
<td>21</td>
</tr>
<tr>
<td><strong>CHITOOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Desamma proud owner of Concrete mixer</td>
<td>21</td>
</tr>
<tr>
<td>25</td>
<td>Sustainable Income from Dairy Unit says Eswaramma</td>
<td>22</td>
</tr>
<tr>
<td><strong>ANANTHAPUR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Sheep Rearing</td>
<td>23</td>
</tr>
<tr>
<td><strong>SPSR NELLORE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Adduri Sudha’s successful journey with TRICOR</td>
<td>24</td>
</tr>
</tbody>
</table>
Beneficiary’s Profile: Ravi Shankar, hails from a poor ST family of five members, at Guntur. Being a qualified A.C/Refrigerator mechanic got employed in a private firm at Chennai for Rs. 7000 monthly income. He was not able to manage his family with the limited income and faced a disturbed life.

Status before the Benefit: He was forced to return back to his native town, Guntur and look for suitable job for his survival. His family being poor could not support him but he was confident of securing a job and not remaining unemployed for long. He got a job in Daikin Service Centre at Guntur at a monthly salary of Rs 5000 and worked for 3 years. The income he earned was insufficient for his family and he was looking for an alternative source to generate extra income in order to lead a comfortable life. His talent and his contacts infused confidence in him to have his own start-up unit, but he did not know whom to approach. He met a bank employee, who guided him about the Tribal Welfare Department and its schemes. He went to Tribal Welfare Department and enquired about the schemes for STs. As per the directions he submitted the application form under Economical Support Scheme. His loan was sanctioned for starting AC Repairing Centre from Bank of India, Brodipet Branch in the year 2014-2015.

Status after the Benefit: Initially he started working alone but later as the work load increased he hired 2 more helpers. Now he has 5 members working under him. He took a rented place by paying a monthly rent of Rs. 6000. Presently his clients include Agriculture Department, Zilla Parishad, Collectorate and Mirchi-yard where he is doing all kinds of repairing work related to ACs. Through his hard work and commitment his income has increased considerably. AC servicing being a seasonal business his monthly average income ranges between Rs.12000-20000 per month. He has no regrets of quitting his first job at Chennai. He paid back the Bank loan of Rs. 40,000/- within a year of starting his repairing center. His increased income has bought prosperity in his family. His two brothers are working in Hotel Industry and the younger brother is studying B.Com.

Impact: In his own words

“I am deeply thankful to Tribal Welfare Department for providing Subsidy and to Bank of India, Brodipet branch for sanctioning loan and making me an entrepreneur. With the support of Tribal Welfare Department and financial help from Bank of India, I succeeded in establishing & profitably running AC repairing centre. I sincerely believe that Tribal Welfare Department’s Economic Support Scheme is a boon to all unemployed youth. I had been benefitted from the scheme and raised my income and confidence, hope many more youth come forward to avail loans and start their own ventures through the support from Tribal Welfare Department.”
Happy days in Janu Naik’s life

Beneficiary’s Profile: Islavath Janu Naik S/o Hanumu Naik, 36 years had been married since 2006. He has two children.

Status before the Benefit: He took an auto on hire basis at Rs. 150 for 8 hours per day excluding diesel and other minor repairs. Every month he worked for around 20 days as per the availability of the auto.

Status after the Benefit: During 2014-15, loan was sanctioned under ESS, to purchase an auto. He purchased auto in the month of February 2015. Now, he works around 25 days in a month and had been paying EMI of Rs. 2000 regularly.

Impact: Janu Naik had substantial increased his family income after procuring the auto. He is very happy and had been able to meet his household expenses. His mother and wife as members of SHG group are also earning and supporting him in maintaining the family.

Sustainable Income in Dairy Unit

Beneficiary’s Profile: Ramavathi Asha Bai w/o Keshav Naik, 36 years, resident of H. No. 14-80, Bujjigunta Center, Vengalayapalem Village of Guntur Mandal, studied up to 3rd class. She got married to Keshav Naik. They have two children. The elder child, Mounika Bai is suffering from epilepsy (fits) is a school dropout. The second child, Kotaiah Naik had completed class 10th. Ramavathi Asha Bai and her husband are agricultural wage laborers.

Status before the Benefit: They have two buffalos not yielding sufficient milk to generate income to sustain their family. She is an active member of SHG for the past four years. She is planning to increase the number of animals to 10 in order to increase her family income.
Status after the Benefit: The Department of Tribal Welfare sanctioned a Dairy Unit on 21st October 2016 with Rs. 1,00,000/-. TRICOR released Rs. 60,000 and Bank released Rs. 40,000. In addition to that, she had to spend Rs. 14000 for buffaloes’ transportation, brokerage charges and insurance. The buffaloes (local bread with high milk production) were purchased from Perecharla Market and insured it by certification of Veterinary Doctor, Nallapadu. She is repaying EMI of Rs. 2103/- per month to the bank regularly.

Impact: After observing best diary practices, she could get 22 liters of milk yield from two buffalos per day and selling 20 liters to milk collection centre at Venalayapalyem every day @ Rs 40 per liter. She is now able to generate a surplus income of Rs 1,70,000/- P.A, after meeting all her expenses. “TRICOR” support had brought lot of changes in her family, self-esteem, self-reliance and sustainable income. Now she is planning to purchase two more buffaloes in future. She strongly says that, the Government support had really benefited her family and improved their life style.

SRIKAKULAM

Tribal Women Entrepreneur

Beneficiary’s Profile: Padala Bhudevi lives in Savarachorlangi, Hiramandalam mandal of Srikakulam District. She was forced to marry in 1991 at the age of 11, when she was studying in 7th class. Subsequently, she suffered physical and mental torture from her husband and in-laws. Finally, she walked out of this bondage with three daughters and joined her father’s work. Father donated her with half an acre of land. She started farming and transformed from small farmer graduated to the level of an entrepreneur.

Status before the Benefit: She is gentle, mostly silent, and humble person who has tremendous influence among the tribal communities in the tribal belt of Srikakulam District. She wanted to establish millets processing unit to help the tribal community in terms of providing better price and supply of nutritious food. She promoted a farm producers’ group in Seethampeta under the guidance of NABARD and focused on improving millets production. Similarly, with the support of an NGO she could analyze the quantity of millets production in other Tribal Sub Plan Mandals. She found that the price of one kg of Raagi was between Rs 18 to 20 only.

She approached the ITDA, Seethampeta and enquired about food menu at Tribal Welfare Residential Schools. She noticed that they were buying Raagi powder @ Rs. 40 to 45 (through auction process). She also enquired about the food menu in Social Welfare Residential Schools and found the same criteria of auction. In fact, they were buying Korrabriyyam @ Rs. 120 in the open market.
Status after the Benefit: She approached for TRICOR loan. The Project Officer, ITDA, Seethampeta sanctioned the loan amount of Rs. 3.00 lakhs, in which Rs. 1.00 lakh was subsidy. The loan amount of Rs. 2.00 lakh was received from the State Bank of India, Hiramandalam. She established the unit in Seethampeta under the guidance of PO, ITDA, who allotted one building for the processing unit. On an average 2545 tribal farmers are supplying millets to this unit, NGOs also provided business of supplying millets to Tribal Welfare schools, Tribal outlets and Rythu Bazaars. The unit is processing around 6000 Kg. Per month. The average expenditure of the unit is Rs. 26,000 pm. She could establish the unit with an outlay of Rs. 9.00 lakh with the support of TRICOR and NGOs. After deducting the expenditure for procurement, planning, electricity, transportation, salaries, marketing, and other expenses, she is getting a profit of Rs. 30000 to 35000 per month.

Impact: A simple value addition can help the producers as well as consumers to get desired benefits. It is evident that a woman could be a successful entrepreneur, if proper guidance and financial support is provided. This happens to be the best example for a successful venture supported and funded by TRICOR, ITDA, Seethampeta.

VIZIANAGARAM

YTC turns Tribal Girl as a Sales Girl

Beneficiary’s Profile: Kondagorri Manga, is ST woman hails from Burja, kottuparuvu, Salur Mandal, in Vizianagaram District. Her parents are economically very poor, selling forest products at weekly market, which is the only source of income for the family.

Status before the Benefit: She always thought of supporting her parents by getting a good job. Her dream came true when she learnt about the Tribal Welfare Department’s training schemes under YTC. She approached the concerned officials of ITDA Parvathipuram and got enrolled in the training sessions conducted by YTC.

Status after the Benefit: She got trained on Retail Skills and developed her communication, soft skills & customer care skills and during her 60 days training program with YTC. She got a placement as a counter sales girl in Big Bazaar at Vijayawada. Now she is earning Rs. 9500 pm. She is very happy and content as she is now able to take care of herself and support her parents as well.

Impact: She submits her gratitude to YTC and ITDA for providing a good livelihood activity.
Milking the Benefits of TRICOR

Beneficiary's Profile: Kotavani Valasa is a small village of Parvathipuram mandal in Vizianagaram District. This village is covered under Thotapalli reservoir and most of habitants of this village depend on Pisiculture and daily labour. Allu Sravanthi is youngest child of Mr. Appala Swamy, one of the poor families living in the area, suffering a lot for their day to day survival.

Status before the Benefit: Sravanthi’s parent could hardly earn sufficient money to have one meal a day. She had no support from brother or any other person who would stabilize the family with a regular income.

Status after the Benefit: The president of Kotavani Valasa recommended her name for TRICOR loan and she was sanctioned Rs. 1,00,000/-. With the help of her aunt she purchased 4 buffaloes. She developed local contacts to sell milk to the families around them on daily basis. With her hard work, she managed to earn a sizeable income for her family so that would be sufficient to take care of all their day to day requirements. Beside their family expenditure she could save a good amount of money.

Impact: Sravanthi’s family members are happy and content with their life and she now leads respectable life in the society. Sravanthi is planning to expand her business by adding two more buffalos and she is sure of doubling her monthly income in the next six months. Further, she is happy to provide employment to few others in her farm. Sravanthi expressed her gratitude to TRICOR and Government of AP for giving her an opportunity to serve her parents and society in general.

A Ray of hope with Mulberry

Beneficiary's Profile: Kandualapadam is a small village of Salur mandal at Vizianagaram District, which is predominant by agricultural activity. Two tribal farmers namely Vantala Nagesh & Rayye Somamma of that village were cultivating papaya and maize in 3 acres.

But due to frequent virus attacks on papaya & maize crops and market fluctuations both were struggling for their survival without any source of alternative income to their families.
Status before the Benefit: Vantala Nagesh and Rayye Somamma attended training programme organised by Sericulture department at Parvathipuram on Mulberry plantation. A ray of hope flashed on their minds and they started Mulberry plantation during Kharif-2016 in 3 acres of land with material and other support extended from the department.

Status after the Benefit: The AP Government provided for a bore well with 50% subsidy and rest 50% was provided by the central Government. The unit also availed drip irrigation facility with 100% subsidy. Sericulture department continued their support throughout the year.

The farmer could produce 130 Kg of cocoons per acre during each harvest, and sold @ Rs. 400/- per Kg. From the nearest market, Vizianagaram, they could make an average income of Rs. 1, 50, 000 per harvest.

Impact: Government schemes have emerged as dual benefit to farmer as they can be economically well and can generate employment opportunities to the community.

The Tribal Welfare Department, through Sericulture initiatives in this region, has created a good scope for economic growth among the farmers.

Self-sustained….Sujatha

Beneficiary’s Profile: Kum. Sujatha, is from a typical tribal pocket of Salur mandal in Vizianagaram District. Her parents are very poor, agricultural labourers. Selling forest products at weekly market is the only source of income for the family. The small income earned by her father, was not sufficient to meet their expenses. Sujatha wanted to help her father with additional income to take care of the family.

Status before the Benefit: She always thought of supporting her parents by getting a good job. Unfortunately, all her efforts went in vain in getting employment. She decided to equip herself with special skills to get a suitable employment.

Status after the Benefit: All stars turned to her favour when she came to know that YTC is offering training in soft skills, she joined immediately. She got trained in soft skills, customer care skills and basic computer applications.

Impact: After completing the training given by YTC, through their references, she was placed in Medplus Pharmacy at Visakhapatnam. Now she is earning Rs. 10,500 P.M. Now she is very comfortable with a good earning and taking care of her family nicely. She feels confident, independent and equally happy that she is
able to support her family. She also ensured that she will propagate her success in life through the Tribal Welfare Department and YTC, to all her fellow residents at her ST colony, so that many more unemployed youth will get better employment opportunities by getting themselves trained at YTCs.

VISHAKAPATNAM

Crop Diversification with Strawberry

He could not get returns as expected during the initial stage due to his lack of knowledge on the best practices of applying organic manures and drip irrigation system.

Status after the Benefit: He learnt about crop recommendations, best practice methods and skills from the training program organised by TRICOR. He acquired expertise in organic farming and best agricultural practices. About 18,000 saplings were planted in one hectare in mid-October 2016 and were applied all possible cultivation methods. The crop was ready for harvesting in January 2017 and he got a yield of around 35 quintals. He tied up with Retail markets like Reliance Fresh, Big Bazaar at Visakhapatnam, and local fruit juice points at Narsipatnam to sell the produce. He is getting optimum market price of Rs.250 - 300 per kg. This year he is expecting around Rs.8 lakhs for his total produce which would be 100% return on his investment. He is willing to extend his support to other farmers, who would like to take up strawberry cultivation.

Impact: He became the pioneer in strawberry cultivation in Paderu region in Visakhapatnam.

Beneficiary’s Profile: Mr. Bavudu Kusalavudu is 46 years old lives in Gondipakalu village of Chintapalli Mandal, ITDA Paderu. He studied up to 10th class and belongs to Bagatha tribe. One of his friends told him about the cultivation of strawberry at Mahabaleswaram of Pune district, Maharashtra. Kusalavudu thought of diversifying from cultivating agricultural crops to cash crops, especially, the cultivation of Strawberry.

Status before the Benefit: He started the experiment by growing strawberry in his farm with one acre and extended to one hectare now (2.50 acres) and his investment has gone up to Rs 3.50 lakhs for procurement of plants, mulching sheet and for drip Irrigation system.
“Introduce Inter crop - Increase Income” says Appa Rao

**Beneficiary’s Profile:** Mr. Tuburu Appa Rao is 48 years old illiterate, belongs to Birisingi village of Sukuru Panchayath, Hukumpeta Mandal of ITDA and belongs to Konda Dora tribe. He is cultivating coffee for the past 18 years with traditional methods. He is also cultivating Pepper as an inter-crop. He was keen to learn crop diversifications and best yielding methods and looking forward for a good opportunity to get trained on these latest practices.

**Status before the Benefit:** Coincidentally, ITDA Paderu announced trainings on adoption of new technology in cultivation and farm mechanization through exposure visits to the nearby farms. Mr. Tuburu Appa Rao availed that opportunity and underwent training in the above said programme. After the training, he started good practices like inter crop with the support of Department of Horticulture, ITDA, Paderu. He followed the measures and recommendations given by the experts in packages of practices. He has taken the critical inputs for Pepper vines, coffee seedlings and modern methods of growing coffee & Pepper.

**Status after the Benefit:** The exposure to the modern technologies and best practices in coffee farming has given success to him and he could practically witness higher yields with less investment and short duration for cultivation. Pepper being the inter-crop also gave him yield on par with the other regular crops and supplemented his income substantially.

**Impact:** Mr. Tuburu Apparao is earning an amount of Rs. 1,83,745/- per annum. Now he is one of the progressive farmers among Coffee and Pepper cultivators.

---

**EAST GODAVARI**

**Change the lives with LED bulbs**

**Beneficiary’s Profile:** In the ITDA, Rampachodavaram area, there are good numbers of technically trained youth among the tribal community who had completed diploma in Electrical and Mechanical Engineering. Though there were good offers in different parts of the country and abroad the tribal youth were hesitant to move away from their parents. No opportunities were available for them locally in the interior place like Rampachodvaram.
**Status before the Benefit:** The Government of India and Government of Andhra Pradesh had launched an innovative program for supply of LED bulbs to all the households (two bulbs) free of cost in order to promote energy conservation. At the initial stages, the Government was sourcing these LED bulbs from various private manufacturers.

To curtail the cost and to provide employment opportunities to the deserving youth, the Government planned to establish a manufacturing unit for LED bulbs. Keeping in view the skilled youth in Rampachodavaram area, the District Collector and Magistrate, East Godavari advised SHG members to register MACS and to establish LED bulb manufacturing unit.

**Status after the Benefit:** Interesting and enthusiastic ST women were identified for formation of Girijana Mahila Samakhya Industrial Cooperative Society. The unit had been handed over to the Society under overall guidance and support of PO, ITDA. Women entrepreneur Smt. Veera Laxmi was nominated as the Chief Executive Officer of the Unit. Initially the society commenced with 42 ST women. Training program was conducted to the identified youth in Communication skills, Basic Electrical and assembling of the LED bulbs. Infrastructure like building, working tables, chairs, machinery, air conditioner etc., the units were provided by ITDA, Rampachodavaram.

An amount of Rs.50.00 Lakhs as a working capital was provided by the Andhra Bank under “Stand-up India” scheme. The unit was installed with a production capacity of 3.00 Lakh LED bulbs (9 watt) per month, which would provide employment to 125 skilled / semi-skilled /un-skilled tribal youth.

The unit had received appreciation from our Hon’ble Chief Minister, Mr. Nara Chandra Babu Garu. As per his directions, all the government organisations are placing their requirement with this unit.

**Impact:**The unit is planning to expand and to provide livelihood to another hundred unemployed youth. This is good example to show that tribal SHG women can excel in manufacturing industry also.

**Rubber Plantations......Boon to STs**

**Beneficiary’s Profile:** Natural Rubber is the preferred raw material because of its unique qualities, when compared to others, including the synthetic rubber. With the diminishing sources of petroleum and increasing concern for the environment, natural rubber becomes more acceptable and is in good demand. Rubber caters to a
spectrum of diverse industries like automobile, aeronautics, electrical and electronics, materials handling, health care, power transmission and has a host of other applications. It thus touches our life every day in many ways. Another USP of Indian natural rubber is its quality. Indian farmers are equipped to process world class rubber.

Though rubber products manufacturing started in the country in the year 1920, rapid growth in the last four decades has transformed the rubber products manufacturing industry as one of the growth engines of the Indian economy.

**Status before the Benefit:** Agency areas covered under ITDA, Rampachodavaram are found to be suitable for rubber plantation. Necessary efforts had been taken by the Tribal Welfare Department, to initiate the activities along with Rubber Board, to develop the rubber plantation and to improve socio-economic conditions of the poor Tribal people in ITDA, Rampachodavaram. A total of 3 Block Plantation Projects are conceived since 1994. In the first plan, they started plantation activity with 36 farmers in 54 hectare. Presently the total area covered under Rubber Plantation is 922.73 hectares.

**Status after the Benefit:** Devarapally (V), Maredumilli Mandal, Poojaripakala / Vetukuru(V), Maredumilli Mandal and PM Kota(V), Maredumilli Mandal were identified for rubber plantations. Total Rubber production of the Block Plantation Project had been 127872 Kg as on 28.02.2017. Income generated by sale of rubber sheets had been Rs. 1,74,83,253.00.

**Impact:** The ST communities involved in rubber plantation have improved their socio-economic status. They are enjoying the benefits through Collective Farming and Marketing, Collective Grading and Packing, Transparency in financial matters and generation of income throughout the year. Good maintenance and Accounting, as well collective decision making through regular meetings, improved bargaining capacities, country wide marketing through web portals have contributed to the success of their interventions in ITDA area. The unit is planning to develop nurseries, instead of purchasing saplings from Kerala. This is another example to show that exploitation of potentials provide prosperity.
Velugu (SERP) brought Velugu in Sankuramma

Beneficiary’s Profile: Smt. Sankuramma hails from Yerrampet habitation located in Chintoor Gram Panchayat & mandal, East Godavari District. She has 3 daughters studying in local ST colleges in Chintoor. Different communities have been living in this village. Smt. Sankuramma initiated to form Sabari Self Help Group by Velugu on 21/09/2010 with 10 ST poor women members. Initially they saved Rs.30/- per member per month and maintained records, and conducted regular group meetings every week.

Status before the Benefit: The field staff of SERP (Velugu), and Andhra Bank Manager once visited the village and told the group members belonging to the scheduled tribe category of sub caste of Koya community, about the Srinidhi scheme of Self Help Group under the TSP.

Status after the Benefit: The bank Manager sanctioned a loan of Rs. 1,00,000/- to the SHG. The group had also availed a loan of Rs.1,20,000/- under Srinidhi Scheme. The group selected Sankuramma and sanctioned her individual loan Rs. 30,000/- for establishing a General Stores to enhance her income. She started the business with General items and stationary under Srinidhi Scheme. The group also availed a loan of Rs.1,20,000/- under Srinidhi Scheme. The group selected Sankuramma and sanctioned her individual loan Rs. 30,000/- for establishing a General Stores to enhance her income.

Impact: Sankuramma has now become a woman entrepreneur. Her business turnover is around Rs. 20000/- p.m. and she makes an average net profit of Rs. 4,000/-pm. She is repaying the loan amount regularly. Sankuramma have improved her standard of living; repaired her house and purchased home appliances. Now she is very happy and is continuing her savings for her business expansion.

YTC Chintoor.. ‘The place to realise Arjamma’s dream’

Beneficiary’s Profile: Kumari Pudigi Arjamma is the 3rd daughter of Chantabbai and late Parvathi. She hails from a small village Yetipalli with 68 households and 272 populations belonging to koya community. Yetipalli Gram Panchayat is in Gangavaram Mandal, at East Godavari District, in Andhra Pradesh. It is 7 km from Mandal Head quarter.

Her family is very poor, mainly depends on podu cultivation and NREGS / Govt works. She is 28 years old. Pudigi Arjamma has four
brothers and she is the only one girl in the family. Arjamma lost her mother when she was studying intermediate. She is very hard worker and committed to achieve her targets.

Her father is cultivating podu and getting money by selling pulses like red gram and green gram. She was assisting her father in cultivating podu during holidays and supported her father.

Status before the Benefit: Arjamma completed her primary education at MPP school yetipally, 4km from her village. She completed her high school education at APTWRS (Girls) Rajvammagi, and passed out 10th class with 70% of marks. She completed her intermediate education at APTWRS Jr. College Rajavammagi.

She completed her B.Tech (ECE) at Aditya Engineering College Surampalem with the support of Sri.Kappala Damodhar garu of Peddapuram. She is very brilliant and hard worker. She dreamt of joining Police Department after completion of her bachelor degree.

Status after the Benefit: She attended the ‘BHAVITHA’ career orientation and employment interface program in the ITDA Chintoor. This program was jointly organized by Velugu and APSSDC departments on the instructions by Project officer, ITDA, Chintoor. After the orientation programme, she decided to join the coaching in YTC Yetapaka for Group II Services. Her family members encouraged her and accepted her decision. She worked hard and actively participated in the training provided by YTC Yetapaka. She appeared for SI Preliminary examination and got qualified. Institution provided Physical Fitness Training for the students, who qualified in Preliminary exam.

She was confident about her selection because YTC Yetapaka provided best coaching with eminent faculties and provided very useful materials along with day to day practical tests. The Project officer, ITDA, Chintoor, was source of inspiration and monitored her progress regularly. Finally, her efforts combined with coaching from YTC, helped her in getting selected as Sub Inspector of Police in the Government of Andhra Pradesh.

Impact: Feedback from Arjamma: "I achieved my goal in my life and i am very happy. My coaching days with YTC Yetapaka, were the golden moments in my life. I learnt all subjects free of cost and joined Police Department.

I would like to thank my family members, especially my father who supported me a lot, my faculties who gave good guidance, the Project Officer, ITDA, Chintoor who motivated me in all respects and Tribal Welfare Department, Government of Andhra Pradesh for its wonderful schemes for the development of Scheduled Tribes, like me."
Biscuit Making Unit

Beneficiary's Profile: Rathnapuram is a habitation of Chintoor Gram Panchayat in Chintoor mandal. It is 3km from Mandal Head quarter. It is very small habitation with 53 households and 254 (male-129 Female-125) populations belonging to koya community.

On 16th January 2017 Project Officer, ITDA, Chintoor has visited the MMS meeting at Chintoor. The Project Officer discussed with MMS members regarding bank linkages, monthly meetings, loan repayments and livelihood enhancement activities. The Mahalaxmi VO members of Rathnapuram wanted to start a Biscuit making unit with Raagi, Sworgam and other local millets.

Status before the Benefit: The Project Officer ITDA Chintoor discussed with concerned officials and sanctioned a Biscuit making unit under SRINIDHI scheme, eligible in POP as per the guidelines of TSP. The VO members were given training at MMS, Chintoor with the help of Krushi Vignana Kendram, Pandiriramidi on making of the Biscuits with Ragi, Sworgam and Local millets at low cost.

Status after the Benefit: The unit commenced its operation from 17th February 2017. PO, ITDA ensured marketing tie-up for the unit with GCC, TW hostels & Ashram Schools. They are also supplying the biscuits to all MMSs in ITDA mandals. The setting up of this unit was possible through micro-credit support from SRINIDHI POP under TSP, support and encouragement from PO, ITDA and NABCONS team of Chintoor.

The unit is performing well and the women in the SHG are getting good returns. NABCONS facilitated in grounding of biscuit manufacturing unit, by VO in Chintoor under the overall guidance of PO, ITDA, Chintoor.

Impact: The business is quite lucrative. In this ITDA area, workers of NREGS have now turned into skilled workers in the Biscuit Manufacturing Unit.
Beneficiary’s Profile: Palutla is a remote village in the forest of Nallamala, 45 km from the nearest town, Yerragondapalem. There is no proper road connectivity to this village. People of this habitation mainly depend on trucks or Jeeps for Transportation. At the time of elections, the services were provided with Helicopter.

This area is mostly dwelled by scheduled tribes and especially Chenchus. Anjaiah is from a Chenchus community and a beneficiary of TRICOR hails from the Palutla village. A week after his birth, he lost his mother and during his childhood he also lost his father Sri Basavaiah. He was brought up by his grandmother. He completed his primary schooling from the same village but could not complete his tenth standard. He obtained driving license and preferred to be a driver.

Status before the Benefit: Initially he worked as a tractor driver and earned Rs. 150 per day. Later, he joined as a driver on outsourcing bases for the team of NREGES and earned about Rs. 4500 per month. It wasn’t sufficient for his family as he had a debt of Rs. 20000/- but with a ray of hope he continued his work. Project Officer, ITDA, Srisailam propagated about the TRICOR loans given to the ST Community through the President of his village. He applied for Sheep Rearing activity at a project cost of Rs. 50000.

Status after the Benefit: Within a short span he had 3 ram lambs and decided to sell them at the culling stage. Now wants to increase the flock. Sheep are prone to communicable diseases and Veterinary facilities were not available in his area. The ITDA has organised to keep veterinary medicines for basic diseases. Now Anjaiah is very comfortable in breeding his sheep flock and has a sustained livelihood.

Impact: Anjaiah was lucky enough to get a good price and could pay part of the debt repayment. He still has a debt amount of Rs. 6000 and plans to clear in a span of 2-3 months. He would be saving around Rs. 2000 every month. He feels that this would bring a big change in his life. He had plans to provide good education to his daughter who is presently studying in Ashram school.
Dream on Wheels

Beneficiary’s Profile: Most of the Chenchus who live in the forest depend on Mother Nature for their Livelihood. Kudumula Venkateshamu, who belongs to clan of Thummalabailu. His village is located between Dornala (25 km) and Srisailam (35 km). He was collecting the minor forest products and selling them for his livelihood. He could hardly earn Rs 4000/- pm which was not sufficient for his family. He got depressed and become alcoholic. He decided to purchase an auto. He applied for loan, an amount of Rs two lakh was sanctioned to him.

Status after the Benefit: Presently he is dedicated to driving auto and earns on an average Rs 10,000 to 12,000 per month. Monthly expenditure and the repayment of his monthly installment amounts to Rs 6000/-. He is repaying the loan regularly.

Impact: Now he is saving a satisfactory amount. He had quit drinking alcohol and turned into a responsible person. He says he is very confident now and happy being a owner of auto. He purchased a new motor bike for his personal use. He is feeding his family with the choice of vegetables. His four children are presently going to school. He plans to repay the balance loan amount in the next 4-5 months with the saving of Rs 8000 pm. Now he is planning to purchase an ambulance and attached it to the new hospital at Chintala village. By doing this, he would be fulfilling his dream of serving his community and would generate additional income to his pocket.

Status before the Benefit: A Good Samaritan from his own community named Manthanna informed him about the availability of loans through ITDA, Srisailam which was announced by the Project Officer.

In a month they could hardly afford to eat food made with local collective vegetables and chutney made with the tamarind collected from the forest, onions, and chilies with Salt.
Beneficiary's Profile: Kollampalli Thanda is in remote area and a hamlet village in Grama Panchayat of Ulindakonda which also covers Yerrakathuva village. K. Raju Naik, age 30 years, studied up to 4th standard at his native village and from 5th class onwards to B.Sc., B. Ed at Kurnool. He belongs to Sugali tribe.

Status before the Benefit: After the completing his education, he pursued for job. But he could not succeed. Though he was getting income of Rs. 20000/- from his agriculture land, it was not sufficient to manage the family of seven. He decided to migrate to other place. But later decided to start his own business and tried for avenues and sources. He approached TRICOR for financial support to make a humble beginning of opening a kirana shop.

Status after the Benefit: He opened a “Kirana Shop” at his native village K.P. Thanda with the support of Tribal Corporation (TRICOR) under Economic Support Scheme (ESS). The total unit cost of “Kirana Shop” was Rs.1,00,000/- out of which Rs. 60,000/- was subsidy amount provided by TRICOR and remaining Rs. 40,000/- was Loan amount provided by Vijaya Bank, Ulindakonda with interest rate 12%pa. His savings from business and family support had contributed him in purchasing an Auto.

Impact: He is very happy and he is running the shop successfully, besides he runs an auto for his additional income. His family members also supported him in running the Kirana shop. He is now a very content person earning his livelihood in Thanda village.

Beneficiary's Profile: Yakasiri Rama Kameswara Rao S/o Yakasiri Renukaiah is resident of Amruthapuram, Machilipatnam, Krishna District.

Status before the Benefit: He worked as a Scavenger in Municipality. Despite facing all the challenges in life, he completed studies up to 8th Standard.
**Status before the Benefit:** There was no financial support to pursue studies after demise of his father. Domestic problems compelled him to work for daily wages at the age of 16. With the support of some known people, he learned auto driving and got auto on hire. He earned around Rs.400/- per day for 3 years. He was driving private hired auto but his income was not sufficient for his family.

**Status after the Benefit:** He wanted to own a Auto and was in search for the sources. Finally, he came to know about loans provided by the Tribal Welfare Department to the tribal people. The District Tribal Welfare Officer sanctioned Rs 1, 00,000/-, with Rs 20000 subsidy. Rs 80,000/- was provided by the bank as loan. He purchased a new auto and he was very happy to become proud owner of an Auto. At present, he earns more than Rs 10,000/- per month. He is paying the EMI Rs 1800/- regularly.

Impact: R.K is a happy married man with two school going children. His financial condition has improved. He and his wife have decided to provide better education to both the children and his younger brother also. Now he has become role model in the village. Hard work always pays says Rama Kameswara Rao.

**Beneficiary’s Profile:** Bukke Sudhakar Naik S/o Ganga Naik lives at Bakkannagaripalli village, Vempalli mandal in YSR Kadapa district.
Sheep rearing

Beneficiary’s Profile: Bukke Thulsi w/o Ravinaik age 35 years lives in Bakkannagaripalli village, Vempalli mandal in YSR Kadapa district. She is uneducated and belongs to poor Sugali ST family. She has 3 children, two of them goes to school. Bukke Thulsi and her husband are agricultural laborers and also working under MGNREGS scheme. They are struggling to get a satisfactory income for their livelihood. Bukke Thulsi is earning approximately Rs.5000 to 6000 per month.

Status before the Benefit: She approached village Sarpanch for assistance. He informed her about the welfare schemes available for STs. She applied for loan under ESS, for goat rearing.

Status after the Benefit: She purchased fifteen sheep and one Ram under TRICOR scheme during 2014-15. Along with the income generated by her husband through MGNREGS wages, she cleared the total loan of Rs. 40000 availed from MMS.

She is personally looking after the sheep rearing activity and in the process procured assets (sheep) worth of Rs.180000. She proudly shared that she is getting an annual income of Rs.30000 to Rs. 40000.

Impact: The present strength of 15 sheep has increased to 30 sheep. During the year 2016, she sold 8 ram lambs @ Rs. 5000 each. In the process, she gained Rs. 40000. She has been paying monthly installment of Rs. 3000 regularly. She was lucky to get good price for the sale and could repay part of the loan amount.

PRAKASAM

Bags making.. Bag full of Benefits

Beneficiary’s Profile: Udatha. Prabhavathi was born in Chimakurthi village of Chimacurthi Mandal and belongs to ST Yerukala community. Her father expired in her childhood. She had completed LLB and she learnt Bags making at Chimakurthy. After her marriage, she shifted to Ongole town. She and her husband planned of starting their own Bags manufacturing unit.
**Status before the Benefit:** She approached TRICOR to avail loan under Economic Support Scheme. The ST Corporation, Ongole sanctioned financial assistance for Bag manufacturing unit. An amount of Rs.1,00,000 under TRICOR subsidy and Rs.1,00,000/- loan from IOB were sanctioned to her.

**Status after the Benefit:** She started Bags manufacturing unit with support from TRICOR. The daily production is 400 to 500 bags per day. The varieties of bags include Jute, Cloth and Executive Bags, Photo album bags and School bags. Raw material procured from Renigunta and Chennai. The bags are Marketed at Prakasam and Nellore districts also at other places like Ongole, kandukuru, Pamuru, Markapuram, Kangiri, Prakasam and Kavali in Nellore district.

There is a good demand for these products since they are unique and cost effective. Further the bags are made with jute and clothes, which promotes use of bio-degradable products against plastic. The awareness in public, to avoid plastic, has encouraged the purchase of such eco-friendly bags from this unit.

**Impact:** Prabhavathi is running the unit successfully and providing employment to other 20 women by paying Rs.200/- per day to each member. Prabhvathi proved to be a successful entrepreneur.

She is earning Rs.15,000/- to Rs.20,000/- P.M and regularly repaying the bank loan of Rs.4,000 pm to bank. The timely support from TRICOR enabled her to realize her dream of becoming a good entrepreneur.

**The Cosmetics shop**

**Beneficiary's Profile:** Gurramkonda Anjali Devi has completed Intermediate and has two children. Her husband is an Auto Driver at Ongole town. She got trained in Beautician Course at RUDSETI and later she approached the ST Corporation, Ongole for financial assistance to establish a Beauty Parlour.

**Status before the Benefit:** ST Corporation, Ongole has sanctioned her loan for setting up a beauty parlour with an amount of
Rs.1,00,000/- as subsidy and Rs.1,00,000 as Bank Loan.

**Status after the Benefit:** Now, she is successfully running the beauty parlour at Rajiv Gruhakalpa Indiramma colony at Koppolu Road, Ongole and earning Rs.12,000 to Rs.15,000 per month.

**Impact:** Besides beauty parlour she has also purchased sewing machine and started tailoring and opened fancy center with novelty items. She is providing good education to daughter by admitting her in Kendriya Vidyalaya, Ongole and they are leading a comfortable life. She is regularly repaying the loan amount of Rs.2500 to bank.

---

**Desamma proud owner of Concrete mixer**

**Beneficiary’s Profile:** M Desamma w/o M Gopi hails from Gopala krishnapuram, 5 km from Putturu in Chittoor District, Andhra Pradesh. She had been a school dropout. She belongs to tribal community, BPL family but had strong desire of becoming economically independent.

**Status before the Benefit:** M Desamma applied for support from Tribal Welfare Department through Economic Support Scheme with support of DRDA. The DRDA Officials suggested her to purchase concrete Mixer and give it on rental basis to contractors. She applied through OBMMS with unit cost of Rs. 2,00,000/-. She received subsidy through ESS under TRICOR Rs 1,00,000/- and loan from DRDA, Mandala Samakya, Putturu -Rs 1,00,000 in 2015-16.

**Status after the Benefit:** M Desamma purchased a concrete mixer and started business on monthly rental bases to the local contractors with Rs 12,000/-. Now she is repaying the Mandala Samakya, Putturu loan of Rs 5000/- per month and the balance she spends for the domestic needs including school fees of their children.

**Impact:** She realized that proper utilization of economic support by creating an asset, assures a sustainable income. She has set an example that a woman with strong desire can avail the benefits of the welfare schemes of Tribal Welfare Department.
Sustainable Income from Dairy Unit says Eswaramma

Beneficiary’s Profile: Smt. Eswaramma is a twenty-six-year-old domestic worker with three children and has a strong desire to give better life to her children. She is a resident of, Indirapuram, Angallu, at Kurabalakota Mandal, 15 km from Kurabalakota in Chittoor District, Andhra Pradesh. She comes from tribal community and belongs to BPL family but this couldn’t hinder her quest for success.

Status before the Benefit: Eswaramma applied for loan from TWD under Economic Support Scheme. She applied through OBMMS with cost of unit is Rs 1,00,000/-. She received subsidy of Rs 60,000 under ESS and received Rs 40,000/- as loan from MMS-DRDA, Kurabalakota, in Chittoor District in 2015-16.

Status after the Benefit: She decided to start dairy farm. She purchased two mature cows. These cows yield 20 to 25 liters of milk per day and she sells at open market. She is earning Rs 7000 to Rs 7,500 per month and repaying Rs 500 as Bank installment regularly. The remaining amount is utilized for their domestic needs and children education. Now she is happy with the increased family income.

Impact: She is happy to get the support from the Tribal Welfare Department and family. She has become economically independent. She also encourages other women in her village to get involved in some income generating activities and take support under TRICOR scheme. Her family is happy being able to afford basic necessities like food, health, clothes, recreation and education from her incremental income.
Beneficiary’s Profile: Megavath Kavitha Bai, a small farmer from Kakkalapalli village, Ananthapuram rural mandal, Ananthapur District migrated with family to Nelakotta thanda, Dharmavaram mandal, Ananthapuram district 15 years ago.

She had small agriculture land but due to the drought like situations she never cultivated the land. Her husband Somu Naik worked as a head cook but his work had been seasonal as he cooks only at functions and on order. She lives in rented house.

She got married 7 years back and had two children (Girl and Boy). She worked as a daily laborer. She faced lot of financial problems to run the family. Her family had been looking for alternative source of income but there is no support from others.

Status before the Benefit: Her husband heard about TRICOR loans for STs through Village President. He interacted with Tribal Welfare Department and enquired about details of the scheme, application procedure, terms and conditions and whom to approach etc.

Status after the Benefit: He got clarity and applied for loan through OBMMS through Mandal Development Officer for the unit of Sheep rearing. His wife Kavitha Bai received loan from Canara bank on 60% subsidy with support of Tribal Welfare Department.

After getting loan, she purchased 22 sheeps and started rearing activity. Kavitha Bai and her husband believed in their hard work and managed to get profits from the sheep rearing activity.

Impact: Kavitha Bai is now having 63 sheep’s, worth Rs. 3.5 lakhs and she has repaid 95% of the loan and now she is planning to construct a house with support of Housing Corporation. Her daughter is studying LKG in Private School. Mr & Mrs Kavithabai happily say “TRICOR loan had changed our lives”.

ANANTHAPUR

Sheep Rearing
Beneficiary’s Profile: Mrs. Adduri Sudha w/o Mr. Adduri Nagaraju is a tribal (Yanadi) woman living at Gurralamadugu sangam, Nellore municipal corporation, Nellore District for 10 years. She is 30 years old and studied up to 8th class. At the younger age, she got married to Mr. Adduri Nagaraju, daily wage laborer in Nellore. She has two sons, who discontinued their school because of financial crisis. Mr. Nagaraju is a daily laborer and alcoholic, suffering from liver necrosis. She had to spent huge amounts on medical expenses by taking hand loans at higher rate of interest. Adduri sudha suffered from hyper thyroidism and underwent operation. Even under great stress, she used to work in local houses and maintained her family for a period of time. But that was not sufficient for their family needs. Her children had to leave the school due to lack of school fees.

Status before the Benefit: She applied for ESS through OBMMS with the required documents. After few weeks she was selected for ESS and got the subsidy amount of Rs. 90000/- (Ninety Thousand only) by the TRICOR and Rs. 10000/- (Rupees Ten thousand only) from Bank as a loan amount in the year 2016.

Status after the Benefit: With this financial support of Government, she started a new life by investing Rs. 40000/- on a Petty shop (Kirana shop) and Rs. 10000/- (Rupees Ten Thousand only) on a small breakfast (Tiffin) center in front of the home. The rest of the Rs. 50000/- is kept in the bank which will be used for emergency needs of the family (i.e. Health and education of the Family members). Initially, the business was little slow with nil profits. But later on picked up and became successful generating good profits. After successful treatment for Liver necrosis, Mr. Nagaraju started working in M/s. BABA samosa center at Nellore on daily wages.

Impact: She said, before ESS she owed a loan on high interest to money lenders to the tune of Rs. 100000/- which she had taken for treatment of herself and her husband. She could not pay daily EMI’s and felt upset and decided to leave the town with the family. But ESS had given her great opportunity to rescue her family. She cleared all her bank loans of Rs.10000/- and Rs. 50000/- borrowed money by February- 2017 and regularly repaying the EMI’s for the balance Rs.50000/-. 

In her own words: “Now, I am very happy and confidently can lead my family and could afford a good and nutritional meal 3 times per a day. Now, my two sons (Mr. Prasanth and Mr. Venkat) are studying 9th and 6th class in MSM high school. She expressed heart full gratitude to TRICOR, Government of Andhra Pradesh for supporting Tribal women for taking up such income generating activity.