

Annual Report-2020-21

BLESS –Reddychavadi –Cuddalore District, Tamilnadu, India

Introduction

In this year's reporting year BLESS had traveled along with the pandemic COVID 19. It had posed great challenges. But it never stopped the initiatives and actions of BLESS. The development journey of BLESS continued with the same vigor, and speed. Uniqueness and keeping standards its brand of implementation since its inception. Though it implemented numerous activities and projects with the support of local donors, institutions etc ,among the victim the COVID-19 pandemic in the Cuddalore district, they are not included in this report. Nine projects had been implemented in this reporting year. Although the COVID-19 posed hurdles and difficulties in the project implementation process BLESS successfully implemented all those projects it was originally planned. The following report shows BLESS's uniqueness, commitment and priority actions in the year 2020-21.



Project implemented in the reporting year

1. Village Development Programme (FFVDP)
2. Theresa Hail-Haar-COVID – 19 – dry ration kit support to Elamangalam village
3. Bless Specialized Children Adoption Home
4. AEM Children's Home
5. AEM Children Activity Centers
6. Micro Credit Programme NABARD – NABFINS Finance
7. Enna Nagaram School Toilet and Water Facility Programmes
8. Tiger worm toilet project-Sustainable Sanitation for Rural Communities
9. Improving and Sustaining the Income of Inland Fish Vendors in the face of Climate Change –Project

I. Family Focused Village Development Programme (FFVDP)

Funding by:- This program was funded by Linsi Foundation- Switzerland.

Project period

- This project is sanctioned for 5 years period.
- This reporting period -2020-21 is 4th year of the project implementation.

Target villages

The following 7 villages are the target villages.

S. No	Village name	Block	Communities	Beneficiary Families
	Shanmuga Nagar-	Parangipettai	Irular Tribe	76
	Pottakarimedu	Kurinjipadi	Dalit	62
	Palakarai	Mel Bhuvanagiri,	Dalit and Backward Class	35
	Kolpin Nagar	Sri Mushnam	Dalit Christian	33
	Irular Colony	Cuddalore	Irular Tribe	27
	Melakkarai	Mel Bhuvanagiri	Irular Tribe	20
	Total			253

Note*-Since the village –Velapadi –attained self-reliant and could implement all its developmental activities, BLESS had withdrawn and included Melakkarai Village for the implementation of this program

Project Implementation concept

This project was designed to implement programs and activities according to the following 6 mission topics.

1. Leadership
2. Education
3. Household care
4. Healthcareare
5. Earnings and finances
6. Values and ethics

This report shows the actions and developments in the target villages according to the mission topics.

Mission Topic –Leadership

- Monthly VDC meetings conducted regularly in all six villages (except in the month of May 20).
- 2 cluster level meetings were conducted, 1 at Shanmuga Nagar- for 3 tribal villages and another at Pallakarai- for 3 Dalit villages.
- Training conducted on writing petitions to Gramasabha and to various government departments to avail different government schemes from Government departments.
- 1st Training was conducted for 27 FDGs on 'solving family issues.
- 2nd Training was conducted for 25 FDGs on the 'importance of values and ethics'
- All 262 families had accumulated a total fund Rs144,603/- as VDC fund.
- Adolescent girls groups were formed in five villages (except Melakarai)



- Entitlements Received/achieved: Voter Id- 9, Aadhar Card- 26, Individual Bank Account- 5, pancard-5, Birth certificate- 5, ration card- 10, land title-5, 15 Community certificate applied, 45 e-SHRAM card, 40- unorganized workers welfare, 31- Bona fide certificate, 5 house construction, 2 house construction
- Youth clubs were formed in three villages.
- Children clubs were formed in all the villages.
- Overview result in mission topic was assessed.
- Requested MLA for road connectivity in Kolphin Nagar and asked him to pay a visit to the village. Also approached government line department

Mission Topic –Education

Actions taken

- 23 children got admitted in Balwadi
- 52 children got nutritious meal support from government run balwady
- Play materials were provided to Melakarai children.
- Installed a hand pump and repaired toilet in Shanmuga Nagar
- 44 students got admitted to school ranged from 1st std to 11th std
Education tour was arranged for children in Palakarai, Pottakaraimedu, Kolphin Nagar, Shanmuga Nagar and Melakari villages.
- Education material provided to children in all the villages
- Nutritious food(Idly as Breakfast) and chick pea as evening nutritious snacks regularly provided to remedial centers children in Shanmuga Nagar, Melakarai and Irular Colony (ST Villages).
- Trained children on child rights by child line department personals.
- Conducted science exhibition at Shanmuga Nagar. Children in all the villages participated. Tamil Nadu Teacher Association treasurer and Sub- Collector of Thiruvannamalai participated as chief guests.
- Cycle was provided to +2 students
- Admitted 6 students into UG and 4 students into PG courses.
- Enrolled a youth of Melakarai in driving school and one person received license in Kolphin Nagar
- Trained 15 youth on musical band and were provided with musical instruments
- Six youth were received support from education fund
- A girl was admitted in tailoring class and she was in the last month of training
- Trained 36 adults on reading and writing.
- Provided education materials to adults
- Education was given to children on kitchen garden and given plants to grow at their home
- Career guidance training was conducted. Trainer from Nagercoil was invited to conduct the Career guidance program
- Conducted important national and international days celebrations/observations and competitions



- Encouraged children to read newspaper
- A skit on "save tree" was enacted at palakarai
- People cleaned villages on every Saturday
- Conducted audio and video classes in all the remedial centers
- Exposure visit was organized on harvesting field at Melakarai
- Skit on "Gender equality "was enacted at Melakarai
- Pictorial representation on emotional atlas was organized at Melakarai
- Skit on the awareness on travel safety and pandemic safety was conducted at Melakarai



Mission Topic –Household Care

Actions carried out

- Conducted orientation training on balanced diet twice at Kolphin nagar
- 177 families had their own kitchen garden and every garden had an average of 6 varieties of plants
- Repairing works for 41 houses was undergoing
- Applied for free housing from government schemes for 16 families. Out of 16 applicants 15 families got sanction. Out of which five houses are under construction.
- Aganwadi teacher trained 34 families (one person from each family) on 14 varieties of foods and a food mela was conducted for the entire village.
- Through house visits awareness process was given on taking locally available food
- World food day was celebrated in Pottakaraimedu.
- Calculated BMI at Kolping nagar
- Provided weighing machine to all the villages for vegetable weight calculation.
- Supported 10 families to construct verandah facilities.
- Supported 3+2=5 families to construct basement works in their house construction process.
- Aganwadi teacher trained 34 families (one person from each family) on 14 varieties of foods and a food mela was organized for the entire village.
- Describe key unplanned activities
- VDC & Bless approached Habitat for Humanity to support electrification to Irular Colony
- 10 families got house construction order- at Kolping Nagar
- House construction support from VDC fund- at Palakarai
- 2 families got house construction order- Palakarai
- Land purchased for Melakarai village for housing.
- 15 Children were in average weight
- All the 10 families made use of the verandah for studying, taking naps, etc
- Started construction of house.



- The entire village had become knowledgeable in preparation of nutrition food using locally available food materials and millets.
- All 28 houses electrified and got electric connection
- Construction will be started in the month of April along with other houses
- Lives in a safe and secure house

Mission Topic –Health Care

Actions taken

- People were given training/orientation on proper usage of toilet
- Trained 85 families on safe handling of water.
- Educated all the families to use their sewage water for their own kitchen garden and safe disposal of the same.
- 218 people had participated in the PHP training
- VDC ensured that VHN visits the villages regularly.
- Applied petition for the construction of 17 toilets to Shanmuga Nagar beneficiary families.
- 10 toilets were under construction in Kolphin Nagar
- Adolescence girls were educated on menstrual hygiene practices.
- Covid awareness process was undertaken regularly
- Vaccination camp was organized at Kolphin Nagar
- A micro loan of Rs.10,000 was given to Anthonyammal in Kolphin Nagar to take treatment for her health issues from a revolving fund



Mission Topic –Earnings and Finance

- 6 Boats distributed to Shanmuga Nagar Beneficiaries
- livelihood support were provided to 10 families in Pottakaraimedu
- Livelihood support was provided to 8 families in Kolphin Nagar
- Provided livelihood support to 6 families in Palakarai
- Livelihood support was provided to 5 families
- Members of 8 SHGs saved Rs. 100 /Rs.200 per month per person/family and members of 3 FDGs saved Rs. 200 per month per person/family.
- Introduced 'income and expense tracker' system and 52 families were making use of it daily.
- VDCs supported 64 beneficiaries to get microloans from the revolving fund. they had received a minimum loan amount Rs. 5,000 and a maximum loan amount Rs. 30,000



Mission Topic –Values and Ethics

- VDC regularly visited families and helped them to sort out their issues.

- Common Land at Kolpin Nagar was renovated, a Pond at Pottakaraimedu was cleaned by 124 families
- "Ethics and Charity" book was provided to the CO, RT, FC to educate the VDC members.
- 3 Remedial centers were converted into compassionate class rooms
- Families together supported family members when they were in difficulties.
- All the villages celebrated Pongal as a whole
- All the villages had a program on family bonding with the resource person Mrs. Helen Rani



Mission Topic-Leveraging of Resources

Action Taken

- 2 acres of community land was leveled and the land is under the control of community
- Met the Sub-Collector 3 times to get patta for the house sites
- 3 house had been constructed
- Approached officials for household drinking water connection.



II. Therea Heil-Haar- COVID – 19 – dry ration kit support to Elamangalam village

The COVID 19 pandemic have done much damages in India including the livelihood and health of poor people, relationship among the communities, education of the children, the economy of the country etc. it almost posed dangers to the very existence of the people in not only India but in all over the world Our target area was not an exception to the killer menace. Here our target people Dalit community people, Migrant laborers, Most Backward Class people etc were the worst affected among the affected people. Their livelihood, income etc were almost collapsed. Even to have two meals a day was not possible on those days.

In that situation both state and central governments did their roles best to the people's safety, protection and welfare such as monitoring and reducing the spread, promulgation of policy measures and guidelines, providing some sort of relief measures, treatments at government hospitals, increasing the immunity levels by vaccinations etc.. Anyhow that was not enough to met out the ground needs of the people affected.

BLESS, on its part has been constantly engaged its office bearers and staff and its leaders (leaders of various forums of target people especially Dalit and women) in the relief and rehabilitation efforts. The following were its activities in the field :-

- Providing awareness education and motivational process among the people on the pandemic, safety and protection from it, importance of social distancing and wearing face masks etc
- Provided free masks to the target people.
- Guided and supported the affected people to get timely health care from government hospitals.
- Provided relief materials packages to the affected and needy people with the support of different donors.
- Motivated people to get both the doses of COVID vaccination from government sources.

The Humanitarian Support from HAAR-

The people residing at Elamangalam Vilage in Cuddalore district had been struggles for their mere survival. They lost their livelihood and become income-less and had no more food stuff to cook. Though there were some kind of relief materials provided to them by government, the continuous lockdown situations warranted more such supports. They were barely in need of dry ration to feed them and their children at least for two times a day. Ms. Theresa Heil from HAAR Community of Munich, Germany learnt about the pathetic condition of the people residing in Elamangalam village located in Cuddalore District through BLESS. She and her brother Mr. Christophe were benevolent in deciding to support the families of the village with dry rations. The support was routed through the Mission Procure of Nuremberg, Germany. In this regard Sr. Lourdu Mary helped a lot.

With the support received from HAAR Bless had distributed dry ration (food materials) 143 families in the Elamangalam village. The support was given as a package. The following food materials were the part of the package:-

S. No	Items	Quantity
1	Rice	5 Kg
2	Pulses	500 grams
3	Oil	½ litre
4	Garlic	250 grams
5	Tamarind	250 grams
6	Sugar	500 grams
7	Chilli Powder	100 grams
8	Bathing soap	2 number
9	Washing soap	2 number
10	Milk biscuits	1 pocket



With the package we distributed the families fed themselves three meals a day for at least five days. They extended their heart felt thankfulness to HAAR in this regard

III. Bless Specialized Children Adoption Home

Introduction

The Children Specialized Adoption Home was established in Bless in the year 2018, February. The main objective of this adoption centre is to take care of abandoned, surrendered and also orphan children and also legally giving children on adoption to the needy parents as per the guidance and direction of CWC, SARA and CARA.

Legally the adoption center receives children of the age group between 0-to 6 years for caring. BLESS adoption Home usually receives babies mainly from 11 districts such as Cuddalore, Mayiladuthurai, Ariyalur, Nagapattinam, Thiruvannamalai, Thiruvarur, Perambalur, Tanjavur, Pudhukottai, Kallakurichi and Trichy. In this reporting year the center received more babies from Cuddalore, Nagapattinam, Mayiladuthurai, Chennai and Thiruvannamalai Districts.

Children Received

This year 9 boys and 15 girls were received from the CWC of the above said 11 districts of Tamilnadu according to the guidelines of State Adoption Resource Authority - SARA and Central Adoption Resource Authority - CARA. Out of these 24 babies/children - Out of these 24 children 5 babies (3 male and 2 female children) were abandoned by their parents/mothers, 5 children/babies (3 boys and 2 girls) were given temporarily by their parents for caring purposes and 14 children/babies (3 male and 11 female) were surrendered by their mothers/parents

Categories of children received in this year -2020-21	Male babies	Female babies	Total
Care and protection	2	2	4
Abandoned	3	2	5
Surrendered	3	11	14
Total	8	15	23



Children given to adoption

This reporting year, 3 boys and 10 girls were given to adoption for parents in need (applied from various parts of India) according to the directives SARA and CARA. For getting adoption the parents need to apply through CARA Web site by online process. According to the directives of CARA the parents get adoption. After the selection process and the directives of CARA children

were given to the authorized parents on pastoral care. Only after the pastoral care and court order a child is given to parents on adoption completely.

Closing strength

	Male babies / Boys	Female Baby Girls
Opening strngth..Babies/children present at the beginning of tne reporting year	3	5
Incoming strength /This year addition	9	15
Outgoing strength / Children given to adopton	3	10
Death due to ill health	1	0
Returned back to the biological parents	4	2
Closing strength / Children/babies living at the center	4	8

Age group of children

Age group in years	Opening strength	Incoming strength	Outgoing strength	Present strength
0-1	7	18	16	7
1 to 2		2	1	1
2 to 3		1		1
3 to 4		2	1	3
4 to 5	1			
5 to 6		1	2	
	8	24	20	12

Home visit

If any parents/couple wanted a baby to adopt legally from a home they need to register at the CARA web site. After this process the CARA directs homes to visit the registered persons. So, home visits would be made to the parents who applied from nearby district according to the direction of the CARA.

The purpose of the home visits will be :To ascertain the genuineness of the information provided in the website, 2. to verify the documents provided in the website, 3. To ascertain whether the applied couple/parents are psychologically fit to be a parents to rear a baby and 4.To get reference from either neighbors or relatives.

A total of 20 home visits were made by our staff. all these home visits were made to the three districts namely cuddaore District , Nagapattinam and Myiladuthruai. The main purpose of the home visit

IV. BLESS Children Home

Introduction

BLESS's Children Home, which was established in 2005 has been giving shelter, food and education to orphan and semi orphan children. BLESS conducts various programs to help children to develop themselves holistically and become responsible citizens.

With the support received from AEM, the home provides shelter, education and food and conducts activities that help 36 children to be in school, joyful and moreover enjoying their childhood.

Pandemic Situation and Functioning period of the home

Due to the first wave, the schools had to close down abruptly without conducting final examinations in April, 2020. Acting upon the advisory of the central and state governments, we we had to close down the home temporarily. In the latter quarter of 2020 and the first quarter of the year 2021 we were permitted to run the home. So the home had been functioning for a period of six months in this reporting period.

Pandemic - Online Classes

During their stay at their own home in their villages they had met out another problem apart from hunger. The schools started conducting online classes and online programs. But some of the the parents/relatives did not have android phones. So, the children found difficult to learn from the online classes. In this time the staff of BLESS visited the children's home, educated their parents about the use of android phones and the importance of children's participation in online classes. The staff made arrangement with the volunteers in the respective villages, to help our children by giving their phone at least for three hours. It worked well. The children were given opportunity to learn from online classes. Also, the staff collected books, uniforms and notebooks from the respective two schools and distributed the same to the children in October 2020.

Pandemic - Counseling

Many of our children faced issues during the lockdown while they were at their own homes (in their native villages). Some of them reported emotional abuses, and at times they were not given food three times a day due to the poverty of their parents as well as the unique hunger situation generated by the pandemic situation.

After their come back to our home, we provided proper counseling to the children to bring back them to normalcy. At our home our staff have given proper care to the children, and BLESS ensured that all the children had quality food, fruits and all other requisites especially protein and other micro nutrients rich food to combat the pandemic.

Judicial Visit to the home

On a case pertaining to the safety of children during the COVID 19 situation The Supreme Court of India directed district level courts to make a visit to every children home to ascertain the facilities available to the children are adequate according to the protocol issued by the health ministry of the union government or need to be improved.

On this direction, two judges from Cuddalore District Court made a visit to our home. On their recommendations, the Government issued Rs.8,400/- to improve the facilities of the home and to create awareness on COVID and combat the same by utilizing the grant. In this regard we drawn two wall paintings.

Home Children details

- Only boys are benefiting in the home. 21 boys in 5-18 age group children were residing and benefiting in this reporting period.
- The boys belongs to orphan, semi orphan and economically poor categories.
- All the children were from Dalit and tribal communities.
- All the children were facilitated to study in two schools namely 1. St .Anne's Higher School in Mission Street, Pondicherry and 2.Panchayat Union Middle School at Kattupalayam village.



Food and various facilities being provided to children at BLESS home

The details of food provided to children were as follows:- Morning tiffin, lunch –when the children were at the home on holiday days or non-school days (children usually take lunch at their schools while they were in schools), Tiffin or meals at night, special meals on Sundays (non veg meals – fish , chicken), Evening snacks (mixture, konda kadalai, sevu, tea etc) and morning tea

Educational support and entertainment

The following facilities being provided to children for their education, entertainments and their studies:- Travel to children and back to home, School bag, School uniform, Stationeries, Winter cloths, Evening games and study hour along with subject clarification sessions, Morning walk and physical exercises session, Yogasanam class, Weekly once –Dance and drawing classes at the home itself, Every day prayer and Weekly once movie and entertainment.

Educational improvement-Special activities

- Those who are low at the study – are given special attention –
- Children were given support to do their School assignments, home works, projects

- 11th standard students were given mobile phone to study through online classes
- For other classes – schools send the assignments, monthly portions etc ... the manager of the home supported the children to do the same.

Parents/guardian meetings

BLESS conducts Parents and guardians meeting regularly. Progress of the children, children’s mental and physical health, children development, role of the home, role of the parents, future of their children , various higher and technical studies available for children, cost of higher education, etc were the topics dealt in these meetings.

Conclusion

BLESS Children Home provides the best services to children at its home with the funds and facilities available to it. We could say that the are enjoying their childhood and cherish good values, attitudes emotional bond and every day they are improving their skills and academical and vocational capabilities.

V. Children Activity centre

Introduction

BLESS see education is an important tool and process by which the Dalit and other poor children could be empowered with skills, knowledge, motivations and other required capabilities to face their present and future challenges in a better way. With the support of AEM, BLESS has been running five after school activity centers to provide need based and comprehensive evening education to children.

The five children activity centers at village level functioned with fullest cooperation of the parents and community leaders. Due to the present COVID 19 situation there was few breaks. But they functioned through April 2020 to March 2021. The children gathered during the day time for two to three hours to read and learn subjects. It was the only opportunity that these children had to study. The parents remained thankful to BLESS and AEM.

Education

Better guidance to school lessons, orientation on child rights, information on government schemes meant for promoting their present and future studies, various opportunities’ available for going higher studies, environment education, value education, general knowledge and community development education were the subjects dealt in the activity centers. The learning centers also provide learning environment to improve their analytical, communicative and leadership skills. Ultimately these centers aimed at improve their personality and motivation to lead their life systematically and involve in community development works.

Center and children details

These centers were functioning in 5 villages namely Pudukadai, Melazhinjipattu, Karikkannagar, Periyakattupalayam and Vadapuram. A total of 212 (children-103 boys and 109 girls) are benefiting out of these five centers. The following is the details of children studying in these five centers:-

S. No	Village			Combined Total
		Boys and Girls Total		
		Boys	Girls	
1	Pudukadai	27	26	53
2	Melazhinjipattu	26	24	50
3	Karikkannagar	23	23	46
4	Periyakattupalayam	18	24	42
5	Vadapuram	9	12	21
	Total	103	109	212

Activities of the centers

- The centers conduct their activities for three hours from evening 5 to 8 pm.
- Games and sports were the starting activity of the day. These games and sports activities involve both the physical and mental abilities of children. Mostly the teachers conduct traditional games, awareness games, motivational games etc.
- Reviewing children's daily performance in their respective schools.
- Guiding children to do their homework.
- Providing answers to children's doubts on their subjects.
- Encouraging them to study their lessons.
- Conducting weekly tests to improve their capability and presentation skills.
- Mental mathematics, quiz ,and riddles, general knowledge, and important and current happenings in the country at large are the other subjects dealt in the centers.

Facilities provided to the centers

- Adequate sports and learning materials to each center. The children enjoyed play together and learn as a team. Sports and learning by playing together gave them a great motivation and opportunities to improve their leadership qualities.
- With the support of TV Tribal children at Vadapuram, were given digitalized education. Generally this sort of facility was away from the reach of tribal children. To keep tribal children adequately informed in pace with the changing learning environment BLESS provided them this opportunity. The children were using the TV daily for improving their education.

Nurturing of leadership qualities among children through training

Since the Dalit and tribal communities suffer suppression, exploitation discrimination etc over several their and their children self images and self respects were damaged in the community process. To improve self image of Dalit and tribal children and build their leadership qualities BLESS conducts leadership training to children regularly at the center itself. The leadership focused on instilling self-confidence, visions, and passion among children. The children were also given guidance to choose right career in life.

Role of our teachers

- Conducting games and sports in the evening
- Conducting classes/study to children for three hours
- Spreading awareness on Covid-19 to children, their parents and public
- Helping parents and villagers to take medication or go to quarantine centers in case of need.
- Organized health camps with the support of the district administration.
- Encouraged 'vaccination', for which the District Administration appreciated BLESS
- Provided nutrition and ensured that the children stayed healthy.
- The teachers helped 13 Children to write public exams online.
- During pandemic restriction period classes were being conducted in batches (in five numbers) like morning batches, afternoon batches and evening batches at the homes of teachers (not in public place).
- Conducting Deepavali, Pongal, Independence day, and Republic day conducting events.

Improvements among children due to the activity centers

- Students are getting good marks in their school tests and examinations
- Doing home works better
- Developed good habits
- Inculcated good vales
- Do not spend time in wasteful activities
- Having and nurturing a good relationships with other children and the community

Conclusion

The activity centers had played timely and need based services in this pandemic ridden year. the activity centers are not only tuition centers, but also acted as learning centers, empowerment centers and entertaining centers too. Certainly children and their parents were improved due to the functioning of Children activity centers. Children's Academic performance, understanding capacities, games and sports skills, goals and aims for their future lives etc were enhanced and improved a lot in this reporting year.

VI. Women Economic Empowerment and development Programme through NABFINS

Introduction

Socio-Economic empowerment of women and their families is the primary aim of the Micro credit programme of BLESS. And five important principles of the programme are 1. Awareness raising, 2.Redemption from high interest loan and other economic burden 3.Capacity building with information-skills and other capabilities, 4.Supporting women to establish enterprises, 5.Poverty alleviation and well being of women and their families.

This programme was financed by NABARD Finance Schemes (NABFINS). All the credit/small loans were routed through Nationalized Banks and other Commercial Banks such as Indian overseas Bank IOB, Indian Bank, Axis Bank, Bank of Baroda and Canara Bank.

Geographical area covered by the programme

Women Economic Empowerment programme was being spread in five blocks of Cuddalore district namely –Parangipettai, Keerapalayam, Kurinjipadi, Chidambaram and Srimushnam. In the above five blocks the programme covered 29 village panchayats and implemented in 51 villages.

Details of beneficiaries groups and individual persons benefited

- In this reporting year Under this programme 149 Joint Liability Groups JLGs and Self Help Groups (SHGs) were supported with credits (small loans).
- Under this programme, a total of 1339 women benefited in this year.
- Most of the beneficiaries were from Dalit and Tribal communities. Only 15-20% of the beneficiaries were belonging to poor sections of backward and most backward communities.

Quantum of benefit- Total loan-Repayment scenario

- We had disbursed small loans to these 85groups to the tune of Rs. 5,78,55,450/- in this reporting year -2020-21.
- Total loan repayment collected from SHGs/JLGs according to the repayment schedule was 3,01,32,140/-.
- The repayment schedule was already had been fixed by NAFINS. The staff in-charge of the programme had followed the same. Though there was COVID situation the repayment percentage maintained by all the SHGs/JLGs were 100%.

Interest rate and repayment

Interest charged for these loans was 16.5% per annum. All the loans given were repayable within 18 months period. The loans were repaid on monthly EMI basis. The repayment percentage had

been 100%. The beneficiary women were very much cooperative and their repayment were punctual according to the schedule.

Purposes/utilization of the micro credits /small loans availed by the women.

The women used these small loans / micro credit mainly to the following purposes

- Major purposes of the loans received by the SHG and JLG members were 1.Fish sales , 2.Dry fish sales, and 3.Milk animals rearing.

The following were the other purposes the small loans / micro credits were being utilized:-

- Agricultural activities – the loans were used to pay for seeds purchase, sowing, planting, tilling, paying for agricultural labour, manure cost, fertilizer cost, pesticide cost etc.
- Horticultural activities – paying for the activities such as – plants cost, seeds cost, planting cost, tilling cost, labour cost, manure and fertilizer cost, organic and chemical pesticides cost, etc
- Redemption from moneylender /Micro Finance Institutions- paying higher interest loans availed from local moneylenders and micro finance institutions .
- Small business :petty shop, beauty parlor, stationary shop, grocery shop, laundry and ironing services, etc
- Small trades – vegetable sales, fruit sales, onion & garlic sales, flower sales, coconut sales etc



Outcome of the programme

- Almost all the women in the SHGs who had got high interest loan / usurious loan from moneylender or micro finance institutions had completed their loans and were completely freed from their clutches. Now the women are mentally and economically got redemption from the usurers.
- Many women have established their enterprises as profitable one and were earning reasonable income. Their spending on their family expenses, savings and investing in assets or some sort of profitable ways were improved.
- Many beneficiaries had completely relieved from other debt burden.
- Most of the women in the SHGs had increased their daily, weekly and monthly earning.
- Standard of the SHG members' family life had been improved.
- Many of the beneficiaries had increased their property holdings.
- Total members benefited were . This means that families were benefited. If we calculate 4 persons in a family, then this programme had benefited a population of 11200 persons directly.

Overall scenario of the programme

Area Staff wise	Block Names	Villages	Number of SHGs and JLGs	Members	Loan In INR	Repayment in INR	Repayment %	Loan purpose
Ms.Sarala	Keera Palayam Kurinjipadi Chidambaram	10	36	379	13538000	6000000	100%	Fish sales , dry fish sales and milk animals
Ms.Sathya	Kurinjipadi	8	16	180	4000000	3000000	100%	Milk animal
Ms.Kayal Vizhi	Parangipettai	20	75	575	27500000	17500000	100%	Fish & dry fish sales , Milk animal
Mr.Ravi	Keerapalayam Srimushnam	13	22	205	12817450	3632140	100%	Milk animal
Total		51	149	1339	57855450	30132140	100%	

Case study .1 Mr.Suba –Sakthi Vilagam

My name is Ms.Suba aged 35. I am hailed from Sakthi Vilagam village located in Santhamangalam Panchayat, Keerapalayam Block in uddalore District.

My husband name is Mr, Gopalakrishnanan (age) 40 and we have two girl children the first one is 6 years old and the second one is 3 years old. The first child is studying in a local school.

I belong to Kalaimagal SHG functioning in our village. I got a loan amount INR.70,000/- from it. By the support of the said loan myself and my husband had started a Broiler chicken meat sales shop during the day time. After some days we also started fried chicken sales in the evening time from the same shop. The business is going on well and we are earning a profit margin of INR.500/- per day (after meeting out all the expenses including the cost of broiler chicken, rent for the shop and other sundry expenses involved).

With this increased and regular income our life had been changed. We could repay our loan received from the SHG along with the interest properly and regularly. We could spend on our girl child education with enough money on our own without getting any outside loan. We improved our residence by spending money on alteration. We repaid all our other loans received from outsiders with the use of our earnings. Our family could meet out other needed expenses without availing any advance or loan from others. We are able to lead our life in a better and improved way. This was possible only because of the loan we received and the chicken shop that we have established. Really we must thank our SSHG, NAFINS and BLESS for this.

Case study .2 Mrs.Kamuthi–C. Pudhupettai

- My name is Mrs. Kamuthi wife of Mr.Krishnan residing at C. Pudhupettai village located in Parangipettai Block in Cuddalore District.
- We have a 6 year old child. We belongs to fisherman community.
- I am a member in Anbu JLG functioning in our village.

- I got a loan amount INR. 40,000 from NAFINS through our JLG.
- We invested the same in – INR.20,000 for the purchase of a boat and INR.20,000 in getting fishing rights in the river on lease.
- This investment had changed our life drastically.
- Everyday my husband used to go for fishing in the river – we get prawn, crab, and other fishes .
- Surely we draw income ranging to INR.500 to 1000 per day.
- With this increased and regular income we could repay our loan with NAFINS regularly. We completely repaid our outside loans with individual moneylenders , we could pay better to our child’s education, we improved our housing and could needed things to our houses and are planning to purchase small small assets.
- Certainly we have improved our standard of life .
- We live happily .
- We must thank NAFINS, BLESS and our coordinator for this improvement.

VII. Enna Nagaram School Toilet Water Facility Programmes

This project was implemented at Annai velankanni Middle School situated at Enna Nagaram village in Keerapalayam Block of Cuddalore District. This is a Government Aided School. This project was supported/funded by Itasolidaale Piazzza Donne, Italy.

A total of 49 boys and girls (students) are studying in this school. 43 students and the teachers in the school are benefiting out of this toilet and water facility project constructed by BLESS.

On the request School management asked BLESS to construct toilets and other needed water facilities for their children. BLESS had approached Itasolidaale Piazzza Donne, Italy. With great enthusiasm the said organization supported the project financially. The toilet project was constructed as a complex partitioned into two parts. One part is for girls and one part is for boys. The facilities in the complex were - one urinary and one toilet for girls and one urinary and one toilet for boys. Toilet was Indian model and ordinary flush out toilet. Apart from this, one bore well , one syntax 500 litre overhead tank , one submersible motor pump set, hand wash facilities etc were built for the purpose of providing drinking water as well as enough water supply to the toilet project.

BLESS provided Hygiene education such how to use water before and after using toilets, hand washing methods, nail cutting , clean keeping of toilets and urinary etc to the students.

The following table provides the details of children studying in the school.

	Boys	Girls	Total
1	0	2	2
2	6	0	6
3	5	1	6
4	6	1	7
5	4	2	6
6	7	4	11

7	4	1	5
8	2	4	6
Total	34	15	49



Usage and outcome of the facilities

- Not only the students and the teachers are utilizing the toilet facilities.
- Both boys and girls using the urinal and toilets regularly
- Water availability and the supply to both toilet and drinking water purpose was enough
- Students keep hygiene practices properly. This was being monitored by BLESS staff regularly.
- The bore-well water is being used for cooking mid-day meals for the children.
- Health of the children was improved
- Students enjoy the privacy and protection created by the toilet project.
- School management and students are happy

Words of the management and the students about the project

Teachers

- Since most of the students do not have toilets in their homes school toilet had been immensely useful for the school children.
- The hand wash facility was much useful and our students are properly hand washing.
- Toilet usage habits started from the school
- Children Feel their privacy

Students – Anjali –and Adhithya

- Very much useful to us
- The facilities are clean and good. We like the same.
- We are using the toilet cleanly
- Consciously we use water appropriately
- We have learned how to use the toilets
- We feel privacy and protected

“Sustainable Sanitation for Rural Communities”-Tiger worm toilet project

Project No : 3223

Project Title : “Sustainable Sanitation for Rural Communities”. *Cost effective, sustainable and innovative Tiger Worm toilets for 65 Dalit and Tribal Families in Cuddalore District in Tamilnadu State of India.*

Introduction

In the recent years BLESS has been implementing Tiger Worm toilets among the community. It had found out that tiger worm toilet addresses not only the sanitation needs of the communities but also it would play a crucial role in protection and promotion of environment. So in this understanding, experience, capabilities and in the present pandemic context BLESS had proposed to construct 300 tiger worm toilets in 6 villages spread over in Keerapalayam Block of Cuddalore district in Tamilnadu. In this regard Bless had submitted a proposal to Entwicklungshilfe Klub (Eklub)-Vienna for constructing Tiger Worm Toilets for 300 families living in six needy villages such as Palayansenthqnkudi, Melavanniyur, Ennanauram, Thenharirajapuram, Kannanikudi and Vayalur. Due to the limited funds received from Eklub, BLESS had realigned the project and implemented the same in one village in Parangipetai Block of Cuddalore district. Following paragraphs would give detailed version of the project implementation and its results.

1.Project goal

Overall Goal / Objective of the project

To improve sanitation and hygiene practices in the participating communities

- **Selection of target village** -After gone through intensive data collection, consultation and discussions BLESS had selected NanjamugathuVazhkai village for the project implementation.
- **Survey and Data Collection** - Survey and data collection was done door to door in the village. Also collected official data available with the government department as well as with the local government body pertaining to the sanitation facilities and the families.
- **Selection of Beneficiaries** - Out of the 87 families that did not have their own toilets, we have selected 65 families as beneficiaries by using the following parameters such as – poverty level, women headed family, Dalit Family, tribal family, having more number of girl children, landless and working in agricultural field, owned small house etc. May be the remaining families be covered in the future projects.
- **Design and construction plan** - In consultation with regular Engineers of BLESS, we had prepared a suitable toilet design and drafted a construction plan for the entire project.
- **Beneficiaries validation meeting and Planning meeting** - We conducted beneficiaries' validation meeting and planning meeting with the beneficiaries. The authenticity and the beneficiaries status were validated in the validation meeting on the basis of their personal documents and records-such as Aathar Card, voter ID, community certificate, house tax receipt, and their MGNREGS ID card.
- **IEC and Promotion Materials**- Promotion materials such as pictures/photos, banners, stickers and IEC materials such as handbills and small booklets were prepared on the TWT

toilet and its benefit, etc. Banners and pictures were displayed in the meetings and important places of the village. Stickers were affixed at the doors of beneficiaries' homes as well as homes of non-beneficiaries (toilet) homes. And the handbills were distributed among the beneficiaries in the beneficiaries validation meeting and planning meeting. Also the handbills materials were distributed among general public for general awareness among them. This distribution was done at door to door by volunteers and BLES staff.

- **Training Programme-** 4 trainings were conducted among the beneficiaries, volunteers and also other families in the village. Around 20 persons participated in each training. The trainings were conducted at the community hall located in the Target village – Nanjamugathu Vazhkkai. Both Regular Block Development Officer (BDO) and Scheme Block Development Officer (BDO), officer in-charge for sanitation, BLESS trainer were the resource persons conducted the training. Details about Tiger Worm Toilets, benefits of Tiger Worm, composting, uses of compost, nutrients in the compost, effects of TWT on environment protection and promotion, roles of beneficiaries etc were the subjects of the training.
- **Village Mass meeting** –a mass meeting was organized in the target village. A mass of 500 people witnessed the meeting. Village panchayat president, village ward members and other important local leaders were invited to speak in the meeting. BLESS staff and official from Block Development office also were invited to speak in the meeting. BLESS cultural team had enacted series of small skits and sang awareness songs – on TWT toilets, its uses, environment health and TWT toilets etc. the speakers invited were spoken about the TWT toilets and asked the villagers to go for TWT and encouraged the beneficiaries to actively involve in the project implementation process.

- **Toilet construction.** After validating the beneficiaries both by the Block Development Officer and BLESS a monitoring committee was formed among the beneficiaries. The role of the committee was to oversee the toilet construction then and there. A contractor, who had been involved in long time with BLESS in construction of toilet, was given contract to construct 65 TWT toilets in Nanjamugathu Vazhkkai

Cost estimation of A TWT Toilet in INR		
Items	Cost Calculation	Cost in INR
Hallow Block Bricks	4" 140 x 35	4900
Concrete ring for pits	6 x 400	2400
Cement ring slab for covering pits	2 x 400	800
Top Slab for toilet	2 x 800	1600
PVC Pipes		1000
Door	1 x 1000	1000
Cement bags	3 x 400	1200
Small window	1 x 150	150
Small slab for window	1 x 150	150
Basin	1 x 600	600
Labour		3500
Painting Labour	1 x 700	700
Sand		2000
Total cost		20000

village. Overall coordination was done by the coordinator. He was responsible for organizing people, ensuring their contribution, implementation of all the awareness/outreach

activities, instructing contractor to build the toilets on schedule, communication and relationship with the government department officials, local self government functionaries etc. The responsibility of Project Engineer was to ensure the quality of the construction strictly adhering to the specifications of the TWT toilet according to the plan, ensuring the quality of all the materials used in the construction and guiding the contractor to build the toilet according to the plan and expectation. Volunteers also visited the construction sites for the purposes of monitoring the construction to achieve quality toilets. Beneficiaries guided the contractor for fixing up the place for toilet and also given their manual work whenever they find times. BLESS Director used to visit the construction sites periodically and he was instrumental in mobilizing the government Subsidy grant to be available for the project and ensured the supports of higher officials to the project. The contractor was paid on the basis of the construction levels. Tiger worm was not available in Cuddalore and Pondicherry. So BLESS identified searched the supplier throughout the state and Pondicherry union territory. At last the worm was purchased from Periyar Maniyammai College at Thanjavur. We have completed all the 65 toilets at the middle of the October 2021. Whenever a toilet construction was completed immediately it was handed over to the concerned beneficiary. Likewise all the toilets were completely handed over to the beneficiaries within the third week of October 2021.

- **Documentation** – photo and Video documentation about the project implementation from the beginning to the end of the project was done regularly. All the activities were covered in the documentation process.
- **Follow up services** –as in the past with the previous projects, BLESS had promised the beneficiaries to provide services when the pit in operation got filled. The follow up services included the following such as – supporting the beneficiaries to switch over to the second pit, providing tiger worms, guiding them to involve in the process to prepare the second pit for putting in use and finally providing timely support to the beneficiaries when there is any problem arised.



6. Description of the tangible improvements in the targeted groups lives

- All the 65 beneficiary families have got their own–Tiger worm toilets.
- Relieving from all the difficulties and sufferings they had undergone while going for open defecation. Especially old age people, women and children had lot of difficulties and sufferings previously. Now they were relieved. Feel happy.
- Those who go for their work early in the morning feel happy. They could meet out their nature call at their convenience and ready themselves for work at any time since they have toilet at their home. They feel so happy.
- Adolescent girls and women are happy because they feel their privacy was ensured by their toilets.

- Village environment had become clean and healthy.
- Recent rain and local floods had not given any problem to the toilet and the beneficiaries' families are using TWT regularly.

Case study -1 Mr.Sasikumar and Mrs.Thaiyal Nayagi family

We are four member family residing at NanjamugathuVazhkai village located in Parangipettai Block in Cuddalore District. My name is Mr.Sasikumar (Age-45 years), My wife name is Ms.Thaiyal Nayagi (Age-34 years), My farther name is Mr.Sivakumar (Aged-68 years) and my son name is Thesikan (Aged 11 years). We belong to Dalit Community. My father has been retired from active life. Myself and my wife are agricultural labour and also we used to work regularly under the “Mahathma Gandhi National Employment Guarantee Scheme (MGNREGS)”works. My son is studying 6th standard in school.

Ours is a poor family. We are running our family only through the wage we earned out of our labour. Due to this fact we did not have toilet for our family until the implementation of this Tiger Worm Toilet Project. We just did open defecation for the calls of nature. We had been undergone many problems. Especially in the night times and rainy seasons the problems we met with were too many. With great sufferings we managed the same. My father, an old man, my wife and my young son suffered a lot to meet out their calls of nature.

We came to know about the support of BLESS to build toilet for poor like us when their staff carried out data collection, mass awareness cum publicity programme. we enrolled our family as a beneficiary of this project. We also attended a Training Porgramme organized by bless in which BDOs from our Prangipettai Block had spoken about government subsidies, budget for a toilet, importance of our contribution, joint efforts etc.

Since we had to attend the works that had been already accepted by us in agriculture works as well as in “Mahathma Gandhi National Employment Guarantee Scheme (MGNREGS)” works we had opted for giving our contribution in cash. We happily had given Rupees 3000 as our contribution to build our toilet. Whenever we had free times we did small works in the toilet contraction including supportive works in earth works, masonry works, lifting things/materials etc.

At last we had our own toilet. The whole family is so happy. It relieved from many problems that have been nightmare to us for years. The quality of the toilet is so good. It is really worth for more than Rs.20,000/-. We are regularly using the same. BLESS staff had also given orientation and demonstration on how to use the toilet, operate the toilet when one pit is filled, how to put the other pit in use etc. BLESS had assured their follow up services to us when we needed to operate the other pit or when we have a problem in this. In addition we were very much oriented about the interesting role of Tiger worms. We see this toilet is different and hope it would be useful not only for us but also to our environment too.

We thank BLESS, Government, Eklub and of course the mason and the support workers for their efforts to give us this much good and useful toilets to us.

Conclusion

The project was successfully implemented by overcoming all the hurdles it came across. We could see happiness in the faces of all the family members because they are enjoying the benefits out of the toilet they had own due to this project. We see this project as a part of the original proposal we submitted to Eklub for covering 300 families. In the present COVID 19 pandemic context we see addressing sanitation related issues is very much important. Not only TWF is important for reducing psycho-socio sufferings and socio-economic problems, health problems of poor people due to the absence of their own house hold toilets etc but also it would play an important role in converting substantial portion of human excreta into rich manure and is recycling back to the nature.

Improving and Sustaining the Income of Inland Fish Vendors in the face of Climate Change

1. Introduction

As the result of the societal functioning Dalits in every sector is not given their due share of rights, benefits, place etc. The inland fish vendors who are mainly from Dalit community also the victim of this process. This project aims at bringing in some positive changes in their life as well as in the larger environment that are continually affecting them for centuries.

Problem areas:-

- Absence of institutions for the inland fish vendors
- Absence of polices that provide relief and reconstruction support
- Lack of timely and affordable credit
- They don't have proper equipments to do the ending business – such as ice box, rain goat, torch light etc
- Social and cultural barriers to take lease of local ponds on lease
- Non-availability of insurance schemes
- Mobility through own vehicles – especially women vendors
- Lack of skills in fish processing
- Alcoholism among the vendors

2. Project Coverage

The project is being implemented in 5 blocks of Cuddalore District such as Parangipettai Block, Keeralalayam Block, Kurinjipadi Block, Bhuvanagiri Block, Cuddalore Block. 31 main villages were covered in the above 5 blocks.

3. Programmes conducted for staff involved in the project

Three trainings were conducted for Staff and Volunteers on Capacity building

Out of the 33 participants, 11 members were project staff and the remaining 22 members were selected from target villages on the basis of their understanding, commitment and performances. These 22 members had become the leaders of the JLGs in the latter stages.

Outcome of the training

- Staff had great understanding on the project and they are playing g their roles perfectly and implementing the project with great enthusiasm.
- The leaders Formed 40 JLG groups in their respective villages and helped in forming JLG groups in nearby villages
- All the leaders participated in the training are now leaders of the JLGs in their respective villages.
- No clashes among the fish vendors at the market sites..
- Improved Integration among the vendors.
- Running their respective JLG groups systematically
- Contacting government departments, boards for availing government schemes for their welfare.
- Previously there was hectic competition at the market in auction process – The leaders had developed a kind of fraternity relationship among them and approaching the auction process with unity. They had developed a kind of unwritten policy to be kept in the market during auction process.
- Running their JLG internal loan process successfully
- Many people repaired their two wheelers by utilizing the internal loan
- Helpful in the implementation of the whole project
- Spending the income from vending trade for their family health needs

4. Disaster preparedness training for the staff, group leaders and other important members

Purpose of the training

- Various affects of disasters - on their livelihood, fish sources and damages on residences etc
- Disaster preparedness before it came
- Taking necessary actions during the disaster
- Taking up corrective actions in the post disaster scenario.



Training Venue and trainers

Venue - Center for Advanced Study in Marine Biology-Annamalai University located at Parangipetti

Trainers – Professors and Asst Professors of Center for Advanced Study in Marine Biology.

Participants

- 50 participants - 11 staff of BLESS, 39 JLG leaders from JLGs.

Outcome of the training

- Every participants and others downloaded the WINDY App
- Used the windy App – successfully know the rain days places - accordingly the had selected villages on that particular days for their fish sales.

- Identified alternative routes for the use in rain season
- Used alternative routes during the rain season
- Demonstrated their unity, courage and their great humanitarian qualities during the recent rainy days and its damaging flood situation.
- They were helpful during the distribution of relief measures for the affected people in the recent rain flood havoc.

5. Training on Integrated Aquaculture

Purpose

How to do inland fish farming (fresh water) in available local ponds and water bodies.

How to do and organize various other livelihood activities around the ponds.

Value addition to increase the livelihood options and income level of the fish vendors.

Training venue Trainers

Conducted at – “Fish For All Research and Training Center - MSS Swaminathan Research Foundation” located at Poombuhar in Mayiladuthurai District.

FFDA officials –Mayiladurthurai District Faculties from MS Swaminathan Foundation, Annamalai University and Fisheries Department



Participants

Total participants were 50 persons. 15 women and 35 men leaders from the 40 JLGs.

Field visit

- Field visit was facilitated. The participants visited local ponds at Poompuhar that did fresh water fish farming.

Outcome of the training

- JLG Leaders and staff contacted fisheries department and FFDA in Cuddalore and discussed about the possibilities of fish farming in ponds available in Cuddalore District.
- JLG Leaders and staff contacted local bodies, village panchayats for the possibilities in taking up ponds on lease.
- Inland fish farming options were widely discussed in the JLG meetings.

6. JLGS –Joint Liability Groups -details

So far 40 Joint Liability Groups (JLGs) were formed in the 5 blocks of Cuddalore District. The following are the details. Parangipettai Block -8 JLGs, Keerapalayam Block 9 JLGs, Kurinjipadi Block – 18 JLGs, Bhuvanagiri Block – 3 JLGs and Cuddalore Block- 2 JLGs.

25 JLGs were formed among Dalit women fish vendors, 5 JLGs were formed among Dalit Women fish vendors, 5 JLGs were formed among Most Backward Castes (MBC) men fish vendors and 5 JLGs were formed among MBC women fish vendors.

Each JLG has 7 members. In total 280 fish vendors are now organized into 40 JLGs. Out of these 280 fish vendors -35 are Dalit Women Fish Vendors, 35 are MBC Women Fish Vendors, 175 are Dalit Men Fish Vendors and 35 are MBC Men Fish Vendors.

7. JLG Capacity building Training

Purpose of the training

Capacitating the members and leaders in documentation process (Minutes writing, accounts keeping, etc)

leadership qualities (conducting meetings, managing members, savings, and internal loan lending).

Plan and execution

We planned to conduct capacity-building training for JLG members for one day in all the 40 JLGs in 5 blocks. Block-wise training were organized in this regard. So far, we have conducted two trainings respectively for fish vendors in Parangipettai Block and Fish Vendors in Keerapalayam Block.

8. Revolving fund grant, savings and internal loan lending

Revolving fund (RF).

- So far Revolving fund grant was distributed to 22 JLGs.
- Every JLG was provided with INR.10000 as Revolving Fund
- Total fund granted to JLG as Revolving Fund was INR.220,000/-
- Still 18 JLGs need to be given. Due to the delay in pening up of bank account and getting pass book for the same, the RF transfer takes delay.

Savings

- Every JLG started the savings programme.
- Every member saves INR.300 per week in some groups
- In some JLGs every member saves INR.300 per month.
- All the savings money were credited to JLG bank accounts by their respective office bearers or the members.
- This savings money were properly accounted in the JLG account note book as well as in the individual members hand pass book.

Internal loan lending

- Banks asked the JLGs to lend their members from the savings only and assured that they will provide loans after 6 months period.
- Internal loan lending process was started 6 months after the members started their savings
- The fund thus generated by the savings and RF was given to members as advance or loan for their needs.

- The interest rate for the internal loan was 12% per annum.
- Loan repayment period fixed was 10 weeks or 2 and half month period.
- The following table gives the block wise detail of savings, RF grant, number of loans lent so far and the purposes for which the loans were availed.

Block Name	No of JLGs	Savings	Revolving Fund from BLESS	Total funds available with JLGs	No. of Loans lent	Total loan amount given as internal loan	Purpose
Parangipettai	8	51100	50000	101100	14	28000	Fish Sales
Keerapalayam	9	84000	70000	154000	11	29000	Two wheeler repair, paying school fee for their wards , house maintenance, investment for fish sales livelihood activities
Kurinjipadi	18	157500	100000	257500	12	30000	two wheeler repair, paying back high interest loan, house maintenance, investment for fish sales activity
Bhuvanagiri	3	31500	Nil	31500	3	6000	investment for fish sales activity
Cuddalore	2	21000	Nil	21000	0	0	Nil
Total	40	345100	220000	565100	40	93000	

9. Insurance scheme availed for Fish Vendors

- Information and awareness about Insurance was given during the staff training, JLS meetings etc
- We discussed with JLGs about the insurance policies they needed.
- With the possibilities that is available with the project, we had come up with a decision to make accident related policy for all the members.
- In this regard we had negotiated with United India Insurance Company for making insurance to the fish vendors.
- We arrived at a policy which covered death benefit, disability (partial and full disability).
- They required INR.148 as premium per person. BLESS paid the premium from the project fund for all the members in 40 JLGs.
- Accident death under the policy would be INR.250,000.policy
- For disability the claim amount would be calculated according to the percentage of the disability. For full disability (100%) the claim amount would be INR. 250,000/-.

10. Activities to avail ID card from Fisherman welfare board

Fisherman welfare board has some welfare schemes for the welfare of fisher folks as well as those working in other activities of fishing sector. These schemes would also be applicable to fish vendors. For availing the schemes available with the fishery department the beneficiaries need to register with it and get ID card. So our staff is now engaging in applying for availing ID cards to the fish vendors. We had provided the entire list of 280 members of our JLGs to the board. The needed certain documents such as Aadhaar card, ration card, voter ID for registering the members. Our staff are in the proper of registering the members. Soon all the members will get fisherman welfare board ID card.

11. Building the capacity of Non-Marine Fish Vendors Cooperative -15 Executive members

- We have done a hectic process in selecting 15 members for forming up committee. In this regard we have discussed with all the 40 JLGs and selected 12 men and 3 women fish vendors for this cooperative committee.
- We are planning to register a cooperative under the fisheries department. We are discussing this with our legal team and with the officials in the fisheries department. Since the other 64 JLGs going to be organized in the second and third year we need to wait up to the third year for registration process. Because cooperative committee should represent all the 104 JLGs that we planned in the project.
- As of now the present 15 members committee would function as non-registered cooperative. Certainly they will get experience in the coming years. Also in the second year there may be some deletion and addition would be done. May be the 15 members committee need to be expanded with more representation. In the third year also there may be some addition and deletion take place. The number of members in the committee may be increased beyond 15. So that we need to arrive at final committee which represent all the 104 JLGs. Hopefully we will register at the cooperative middle of the

Case study - Damodharan Family

I am Damodharan (52). My livelihood is Fish vending. I am hailing from Keel Natham Village located in Keerapalayam Block. My wife Ms. Jaya(47 years old) is house wife. We have two boys and one girl. First child (son) Tamil Selvan is 22 years old and working as a labour in the construction field. Second is daughter Nishanthini. She had completed her graduation study in BSc Physics. The last one is son Tamil Vanan. He is studying 9th standard.

I am a member of Kadalai JLG functioning at Nandhishwara Mangalam located in Keerapalayam Block. My average income per day was INR.300/-. Our son earns some money. We were living at a mud walled thatched hut. During rainy season we always had met with problems. The house suddenly becomes unlivable. The floor become wet and the mud floor become like clay. Some time water will spring up from the floor because rainwater usually brimmed in the channels and small pits surrounding our house. Also the thatched roof allows rain water leak from the top. For this we usually cover the roof as well as the floor with tarpaulin sheets. Since we do not have money to lay concrete floor and roof, every year we have these problems. The experience in living with these problems was painful for our family.

This year too we had these problems. We did not have money to purchase tarpaulin sheets. So we approached our JLG in this regard. We were given a loan amount INR.2500. With this amount we purchased the tarpaulin sheet and we solved the problems temporarily this year. the loan amount from our JLG was timely and helpful. The interest rate was very less. We are thankful to our JLG and BLESS in this regard.

RESOURCES:

