

**AN ALTERNATIVE LIVELIHOOD
PROGRAMME
FOR FISHERWOMEN**

**EXPERIENCE FROM
THEERAMYTHRI PROJECT**

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Background

Dept. of Fisheries Initiated an Alternative Livelihood Support Programme - 2006.

- Tsunami Rehabilitation Programme – TRP
- Tsunami Emergency Assistance Programme-TEAP
- Prime Ministers National Relief Fund – PMNRF
- Livelihood components Implemented by Six Agencies from Dept. of Fisheries
- Period - 2006 – 2010 and Monitored by ADB
- Project Managed by PIU, Dept. of Fisheries, GoK

Different Approaches

- ADB
- NGOs
- Department of Revenue , GoK

- Department of Fisheries , GoK

Project Implementation

- Dept. of Fisheries designated six agencies for implementing TEAP, TRP, PMNRF Livelihood components.
- FIRMA, ADAK, MatsyaFed, FFDA, NIFAM, SAF
- Identified suitable supporting agencies for implementing projects.
- IRTC, C- STED, SEUF, QSS, KSS, TSS etc.
- Beneficiary selection done with the support of LSGIs

Status of Implementation during 2006-2010

- Started 2500 ME units.
- 10,000 Beneficiaries
- One time Assistance to 100,000 beneficiaries
- Coverage - 9 Districts ,120 LSGs
- Mushrooming of ME units in the coastal area
- Around Rs. 160 Cr. spent during 2006-2010 period
- 2010 forced to prepare a sustainable plan
- Prepare a sustainability plan and submitted to ADB for getting final Installment.
- Dept. of Fisheries suggested THEERAMYTHRI

Theeramythri

- 2010-11 conducted an extensive survey and Identified 1340 units (Live) in 114 LSGs
- SAF units 600, Balance Implemented by other Agencies.
- As per sustainability plan, formed TMCs in 114 LSGs
- Conducted TMC leaders 10 days training course at IRTC – 242 TMC Leaders Completed the course.
- Included Theeramythri in state Plan from 2011 onwards and decided SAF -PIA and IRTC Technical support Agency.

Theeramythri

- 2011 onwards demarcated certain amount for Theeramythri project
- On an average 100 new Activity groups formed in every year. (400 -500 members)
- Group consist 2-5 members.
- Each member is eligible for Rs. 100,000 as grant.(75% of project cost)
- Front end subsidy. Bank loan and beneficiary contributions are mandatory.(20% and 5%)

Highlights.....

- **Functioning style - Mission Mode**
- **Target group – Fisher women**
- **Focused on – Physical Target and Business Development**
- **Beneficiary selection – Transparent process**
- **Training and Hand holding – Compulsory**
- **Project team - Dedicated and committed team.**
- **Rate of Corruption – Less than 1% or Zero percentage**

Highlights.....

- **SAF provides continuous handholding and managerial supports to ME units .**
- **Beneficiaries are identified, trained and assisted to start new microenterprises.**
- **Providing 75% of project outlay as grant.**
- **Bank loan, Bank linkage**
- **Ensured all benefits direct to beneficiaries.**
- **Working Capital support – RF up to one lakh through TMC**
- **Interest subsidy for bank loan up to 5 lakhs.**

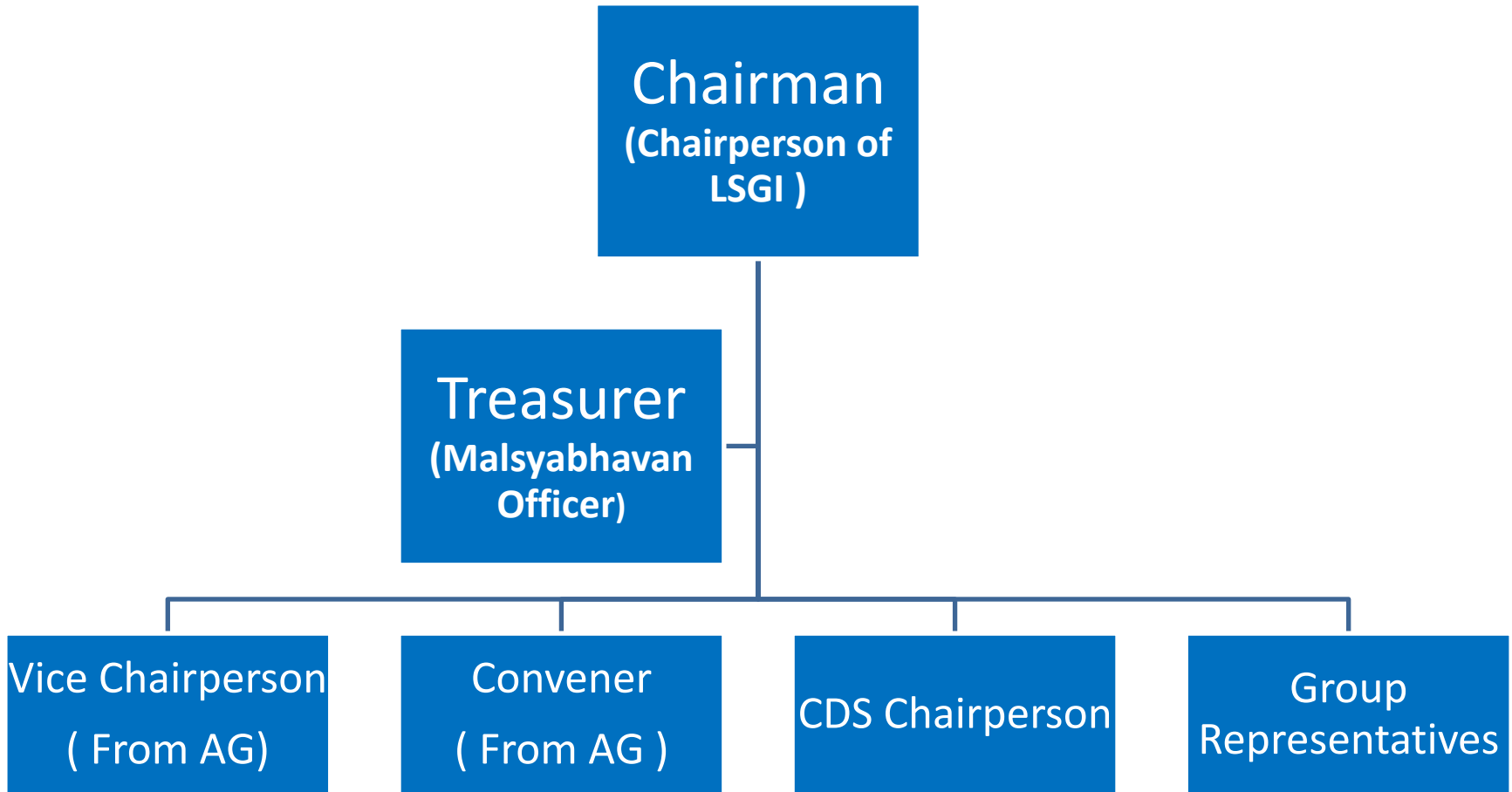
Status of Theeramythri Project - December -2021

- More than **1400** Activity Groups providing livelihood to around **5000** fisher families directly.
- The annual business volume crossed Rs. 80 Cr, and wage/profit taken is Rs.250 lakhs/ month.
- On an average Rs. 5000 earning as monthly wage/profit per beneficiary for 5-6 working hours .
- Generate 12 lakhs human days annually.
- Rs. 500 lakh is revolving as interest free working capital with 100% refund - Governed by TMCs from 2012 onwards.

Theeramythri Management Councils (TMC)

Dept.of Fisheries Formed TMCs - June 2010, for addressing sustainability of Theeramythri groups with the support of LSGIs.

TMC Structure



TMCs – District Wise

Sl. No.	District	Number of TMCs
1	Thiruvananthapuram	9
2	Kollam	10
3	Kottayam	4
4	Alappuzha	15
5	Ernakulam	13
6	Thrissur	17
7	Malappuram	10
8	Kozhikode	14
9	Kannur	9
10	Kasaragod	14
	Total	115

Advantages of TMC

- LSGs acting as a local guardian
 - MO's Role – Established the linkage with Dept. Of Fisheries
 - Close monitoring of Activities of AG's
 - Avail Working capital through a transparent process without delay
 - Groups are forced to repay the RF timely
 - LSG's funds and support
 - Transferred Rs.5 cr to TMCs for RF
 - TMCs distributed Rs 15 cr (Revolved amount)
 - Repayment rate is 99.7% (2018)

What next ?

- **S**trengthening Category federations or collectives.
- Support to existing enterprises for addressing growth.
- Consider individuals and family business units.
- Increase the Role of LSGIs

SAF should be strengthened as Livelihood division of Dept. of Fisheries with visionary leadership and professionals.

THANK YOU....