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Using solar energy to create viable livelihoods

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Andhra Pragathi Grameena Bank uses a centrally-sponsored scheme for people in Obulapuram and surrounding villages

The sun, which is the one resource that is abundant in Anantapur district, is creating viable livelihoods for the poor of Anantapur district with visionary banking by the Andhra Pragathi Grameena Bank (APGB).

Pamidi town and mandal headquarters, which is famous for high sales of garments such as jeans, night dresses for men and nighties besides dhoties etc., has been a provider of livelihood for people in the surrounding villages such as in Obulapuram village.

The scheme leverages solar power, turning around the partial and often failing livelihoods of many families dependant on stitching nighties for sustainable livelihoods, Regional Manager of APGB, Mohammed Khan, said that the bank was using a centrally-sponsored scheme of renewable energy ministry which provides for a subsidy of 40 per cent to those who put to use solar energy for their lighting, heating and cooling needs.

Identifying problem

“We started identifying their (the people) problem, which was erratic power supply, which limited their work power leading to the profession becoming unviable. They earn Rs.5 for stitching each of those nighties, of which they hardly manage to stitch 20,” said Mr. Khan.

“I have started earning Rs.150 over my previous income, thanks to the extra hours I am able to put in stitching nighties,” said Lakshmi, a beneficiary of the innovative scheme formulated by APGB that is helping more than 100 such families in Obulapuram and its surrounding villages.

The bank decided to provide for a solar panel and a battery which would provide for uninterrupted power.

Besides this, the bank also made a study on the kind of machinery being used and finding out which machinery drew more power than required and decided to fund to replace the motors in those stitching machines.

Appealing for many such weavers in the district to utilise the scheme, he said that each unit under the scheme cost Rs. 27,000 and required a 10 per cent margin from the beneficiary while the rest is the loan component at an interest rate of 11 per cent payable in 5 years.

Government subsidy

Besides, Khan said, the government was giving a subsidy of 40 percent which meant that the beneficiary would not have to bother about paying half the amount that the bank lends.

“Today, each of the beneficiary family stitches more than 50 nighties earning more than Rs.250 which means an increase of more than Rs.4,500 per month per family,” said Mohammed Khan who also added that the bank would come forward to fund any such family interested in leveraging solar power for their benefit through innovative application of existing schemes.

Keywords: [Andhra Pragathi Grameena Bank](#), [solar energy](#), [Obulapuram village](#)

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