



“Recovering livelihoods after COVID-19

Ms. Deepika Dilrukshi (35) lives with her husband and son in a rural village called Nirmalapura in the district of Puttalam.,

In 2014, she lived in a rented house, and she was on her first loan of 50,000 LKR with VisionFund Lanka. She invested the loan on the cultivation of chili plants. She sells a kilo for about 240 LKR each. The income she earned from this, she invested in building her house. At the beginning of 2020, she was able to move to her newly built house with her husband and son.



Sri Lanka was locked down due to the pandemic in March 2020. However, VFL resumed loan disbursement soon after the lockdown and she was able to obtain another loan. Today, Deepika is on her fifth loan cycle of 150,000 LKR (USD 752) from VisionFund Lanka. She invested in purchasing a 1000 chili plants and cultivated them in an area 2 acres. She has 1-acre of her own and the other acre she has rented for cultivation. She sells her crops to super markets and other wholesalers. She is now expecting her harvest of chilies and is excited about the profit that they will bring to her.

