













Point of View



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Dear Readers,

In this edition of the Newsletter, we cover Project activities that have been progressing at a brisk pace – from orientation on the Matching Grant Program held for beneficiary and bankers across Project Districts to additional Women Livelihood Service Centres being opened at various locations. During this period, the Project also welcomed a team from The World Bank, who visited Project sites in Chengalpattu such as Padur and Thandarai villages. The team had an insightful discussion with the members, which led to many useful suggestions being given for the members to improve on their products.

At the field level, beneficiaries continue to work hard to improve their products and their marketing channels. Women particularly have been at the forefront of these activities. Be it as individuals or as Group members, their resilience and passion have not wavered. In this edition, we will read stories about a few of these inspiring women. All Group activities have progressed well, and these include activities of enterprises, producer groups and producer collectives. The beneficiaries have also had a lot of exposure either to display for The World Bank Team or the Saras Navathri Mela at Kalaivanar Arangam. For some of them, this was their first exposure visit, so it was extra special for them.

Environmental safeguards are an important component to the work being done at VKP. All the stories capture the eco-friendly

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nature of the products being produced. This edition of newsletter captures the story of harnessing the potential of seaweeds to increase its production and to make value-added products from it.

I can safely say that our efforts are taking effect at the village level and the Project is creating many successful entrepreneurs and businesses. However, to maintain this momentum, beneficiaries will continue to require hand-holding support with more exposure visits and training programmes. I wish them all continued success in future.



INDIVIDUAL ENTREPRENEUR STORY

POORANI IS MAKING A FRESH START AND EXPANDING HER SHOP TOO



Poorani,

Pudupattinam panchayat, Thirukazhukundram block, Chengalpattu

As an SHG Member, Poorani was making small handicraft products like palm leaf products, golu dolls, etc. But she wanted to own her own shop. With support from her local PLF, she started her shop at Sadras, selling handicraft products. She bore heavy losses during the COVID pandemic, but she secured a loan of Rs. 50,000 under the COVID Assistance Package from VKP. She procured new materials and started afresh. Seeing her good performance, she was sanctioned another loan of Rs. 10 lakhs (of which Rs. 3 lakhs was a grant) at a low interest rate from District Industries Centre (DIC) through the VKP. Her business is now doing well and she plans to start another bigger shop on ECR at Vengambakkam junction. Her resilience and enterprise are what kept her going, when anyone else would have given up.



SHANTHI'S JOURNEY TO SUCCESS IS AN INSPIRATION TO MANY



Growing up in an agricultural family, Shanthi had to give up her studies after class 10. However, she dreamt of owning her own tailoring business, so she bought an old sewing machine and stitched blouses for Rs.50 per piece. She learnt about the financial assistance available for business from her SHG. She secured a MUDRA loan of Rs. 45,000 and, together with her savings, bought an advanced embroidery machine. However, during the COVID pandemic she lost her business. With VKP's COVID Assistance Package of Rs. 30,000 and her savings of Rs. 20,000 she started afresh. As her business grew, she could secure a loan of Rs.4,71,000 with 25% government subsidy, owing to her good financial track record. She bought modern equipment, software and several in-built embroidery designs. Now she is earning Rs.1,000–5,000 per blouse depending on the pattern. And, she can earn up to Rs.4,000 per day on regular orders. She is also willing to train those who can afford to buy the modern equipment.



ENTERPRISE GROUP STORY

TRAINING ADDS VALUE TO FOOT-MAT ARTISANS' CRAFT AND EARNINGS





Elavampatti Enterprise Group, Elavampatti panchayat,, Tharamangalam block, Salem

Thirteen traditional foot-mat artisans from Elavampatti joined a 30-day Community Skill School and learnt the techniques of making mats, pricing and marketing strategies. After forming an Enterprise Group and receiving a startup fund of Rs. 75000, they bought all required raw materials and machines at economical prices. Five years back, while working individually, they had to abandon their craft, facing high costs of materials procured from middlemen and lack of proper markets for their products. Pooling in their resources, they now save on transport and time, buying in bulk and taking turns to do it. While their revenues vary based on the product and season (during rainy season they get paid more for a mat), in one instance they could earn Rs. 4000 per person in one week. To sustain this kind of income, they have regular meetings. They sell locally, but would like to expand to bigger markets in future. They feel proud that they have revived their craft and can work at it during their free time.



TRADITIONAL FISHERWOMEN WHO EARN BY MAKING PALM LEAF HANDCRAFTS



Coming from fishing families, these women used to play with palm leaves when they were young, but did not think could make items from it for profit. They learnt palm leaf craft from The Palm Leaf Handcrafts Community Farm School in Thirupullani Block, Kalimankundu panchayat. After training, 15 women formed the Five Star Palm Leaf Handcrafts Enterprises Group. They used start-up fund of Rs. 75000 to rent out a space, to work and to store their products. Their ornamental elai and Deepawali gift box sell during marriages and festivals, but their best-selling item is their flower bouquet. They get orders locally and from the Collectorate and they also sell at the Kalam Memorial. Their products are priced differently based on the size of the order. Currently, they work in shifts as they help their husbands in sorting fish and cleaning nets and some also go for the 100-day (Employment Guarantee Scheme) work. But seeing the growing demand, some are thinking of doing it full-time. Their goal is to set up shop in Ramanathapuram to sell to tourists and also sell on other platforms.



PRODUCER GROUP STORIES

CULTIVATING GROUNDNUT, THE SCIENTIFIC WAY





Senaipalayam Producer Group, Senaipalayam village panchayat, Salem block, Salem

The Senaipalayam Producer Group started in 2021 with 60 women producers cultivating in their own land. They have a bank account and all registered licenses. They received the start-up fund of Rs. 75000 from VKP and with this they bought two sprayers and a weeder. Thirty members underwent training to get in-depth knowledge on groundnut cultivation at the Community Farm School. In the CFS, they learnt about natural farming, soil and water testing, producing natural growth promoters, biopesticides and fungicides. They can now cultivate in a sustainable manner at reduced cost.



FROM WORKING AS AGRICULTURAL LABOURERS TO OWING THEIR OWN COMPANY, THEY HAVE COME A LONG WAY



Parasalur panchayat, Sembanarkoil block, Mayiladuthurai

75 women who had an agricultural background first formed into a women's association. Later, on the advice of VKP, they formed a producer group. They have opened a bank account, and selected their office bearers. They received start up fund of Rs. 75000 from the Project. They are currently selling split urad dal (black gram), but earlier they were selling the whole black gram. Compared to their earlier insecure income working with the 100day work, working as a group has raised their income to a monthly income of Rs. 10,000. After deducting for expenses, they earn Rs. 1000 per day, working 6 hours a day. They would like to explore the opportunities from local and outside sales on an online platform. Their future plan is to divide the members into two groups with 30 members each; one focusing on creating an herbal garden and the second on producing vermi compost.



PRODUCER COLLECTIVES STORY

PC BRINGING BACK TRADITIONAL RICE AND MILLET PRODUCTS FOR CONSUMPTION



Mandapam block, Ramanathapuram district

The Mugavai Traditional Crop Producer Company (MTCPCL) was formed in Mandapam Block in 2016. The group comprises1,038 farmers with 917 female and 121 male farmers comprising small and marginal farmers cultivating traditional paddy and millet crops from 10 panchayats.

The FPC helps with building capacity of farmers in production enhancement, soil and water interventions, mechanization and skill building of youth and women farmers. The Company has a processing facility for milling paddy and minor millets worth Rs. 32.00 lakhs. The Company has also established an oil extraction unit worth of Rs. 12 lakhs with the support from the Mission on Sustainable Dry Land Agriculture project (MSDA) of Tamil Nadu Agriculture Department. The processing unit has so far processed more than 35 tons of paddy and over 22 tons of minor millets.

The FPC was recently selected to receive the Green Award for practicing sustainable agricultural practices. They have given certificates for organic farming to their members who are involved in green practices like using biofertilizers, bio-pesticides and/or organic manure and micro-irrigation techniques.



PC PROMOTES NATURAL AND ECO-FRIENDLY CULTIVATION OF COFFEE AND PEPPER





Kodai Hill Producer Company, Kodaikanal block, Dindigul district

Kodai Hill Producer Company Limited is formed in the year 2016 and has 1,130 active shareholders with two full-time staff. It has mobilized a share capital of Rs.11.3 lakhs. The activities are centered around primary and secondary processing, value addition and marketing. The key commodities dealt with are coffee, pepper and vegetables. The FPC owns primary and secondary processing machinery such as a solar drying unit, a pulverizer, a roaster and a blender.

The FPC received the Green Award for practicing sustainable cultivation methods such as installing solar drying unit for primary processing of coffee and pepper, using coffee hulling wastes as organic nutrients, procuring and distributing of organic micronutrients to the members and production and distribution of bio inputs. The Company also encourages its members to use a drone sprayer for spraying nutrients and pesticides.

EVENTS AND **WORKSHOPS**





VKP Accompanies the World Bank Team to Chengalpattu Project Sites

A panel from The World Bank accompanied by VKP-CEO Tmt. S. Divyadarshini IAS and COO-PI Thiru. Aruljothi Arasan visited the VKP sites in Chengalpattu district on September 27. They visited an IoT-based mushroom farm in Padur and interacted with PLF, VPRC and community members. Then they visited Salur to meet the Chengalpattu Farmers Producers Company and interacted with the Groundnut PG and dairy CFS members. Another team headed by VKP COO-PM Tmt. Aruna IAS visited Thandarai to interact with members of the Irula Tribal Women Welfare Society. They visited the Seed Bank containing 300 herbal plant seeds, the herbal nursery and CFS. They also visited the stalls kept by the beneficiaries.



Hon'ble Minister of Rural Development Reviews Thoothukudi VKP Activities

The Hon'ble Minister of Rural Development Thiru. KR Periyakaruppan reviewed the activities of Thoothukudi district's Vaazhndhu Kaattuvom Project on July 1, 2022. He discussed about toy production in Korkai Panchayat, various ancient food items, value-added products made from Agayathamarai fibre in Melathur Panchayat and rural development works in the District Collector's office. Thiru. Anita R. Radhakrishnan, Hon'ble Minister for Fisheries, Fishermen's Welfare and Animal Husbandry, the District Collector Dr. K. Senthil Raj IAS and Tmt. Divyadarshini IAS (CEO-VKP) also participated in the visit.



Principal Secretary, Govt. of Tamil Nadu, and CEO-VKP Visit Jute Bag Beneficiaries

Tmt. P. Amudha IAS, Principal Secretary to the Govt. of Tamil Nadu, Rural Development & Panchayat Raj Department, and Tmt. S. Divyadarshini IAS (CEO-VKP) visited Melur village Panchayat, Madurai District, to interact with 24 jute bag project beneficiaries regarding the training given to them under CSS. They inquired if the acquired skills can be used to start a business, about the techniques learnt in bag production, whether bag handle size is sufficient and how to use available labour profitably. They encouraged project beneficiaries to continue to work to achieve success.



Certificates, AePS Machines Distributed to Beneficiaries at Mayiladuthurai WLSC

In order to make beneficiaries quality-compliant and digital-friendly, the Hon'ble Rural Development Minister Thiru. KR Periyakaruppan, Principal Secretary Tmt. P Amudha IAS and CEO-VKP Tmt. Divyadarshini IAS visited Mayiladuthurai WLSC and distributed MSME, FSSAI Certificate, Aadhar Enabled Payment System (AePS) machines and QR scanners. They also visited the exhibition stall and interacted with the EG members.



Integrated Pest Management Kits Distributed to SPARK Members

In Kilpennathur block, Tiruvannamalai District, the Hon'ble Tamil Nadu Assembly Deputy Speaker Thiru. K. Pitchandi distributed Integrated Pest Management kits to 14 CFS SPARK members. He also distributed groundnut cultivation input kits to 420 trainee farmers.



Sivagangai Team and TNSLRM Organize Youth Skill Festival

The Sivagangai district team and TNSRLM organized a Youth Skill Festival to create awareness on skill building schemes like CSS, CFS, DDU-GKY and RSETI available with the Project, which will allow youth to get indemand jobs or to start ventures on their own. Around 2,400 youth participated. The event was inaugurated by the Hon'ble Minister for Rural Development Thiru. KR Periyakaruppan and the District Collector Thiru. P. Madhusudhan Reddy IAS. The Rural Development Minister distributed CSS training orders to 20 beneficiaries. Fifteen industrial units also participated in this event, while 421 youth registered for training in various trades.



Rural Women Share Their Entrepreneurship Journey at Conclave

Rural women from Tamil Nadu who have graduated from SHG member to entrepreneurs shared their experience in the conclave "Building Access to Formal Finance for Women Entrepreneurs" on August 23 and 24 August, 2022. It was organized by DAY-NRLM and the International Finance Corporation (World Bank Group), New Delhi.



Project Beneficiaries' Products Displayed at Saras Mela

The Tamil Nadu Corporation for Development of Women organized its annual "Saras Mela Navratri Exhibition and Sale" this year from September 6 to 18, at KalaivanarArangam, Chennai. It showcased the products of self-help groups (SHGs) working under VKP scheme support.. Food products and handicrafts of SHGs from Tamil Nadu and various states of India were on sale in this fair.



Minjur Marutham PC's Input Sales Outlet Inaugurated

VKP is proud to announce that its 1003-member supported Minjur Marutham Producer Collective from Minjur Block, Thiruvallur District, inaugurated an "Inputs Sales outlet", the first such outlet from VKP interventions. This outlet will provide seeds, manure, fertilizers, permissible pesticides and agricultural inputs at nominal cost, which will be made available immediately. This Collective has license for selling fertilizers and pesticides and also the FSSAI certificate.



Erode Collector Inaugurates Production Centre for Millet Company

The Erode Collector, Thiru. H. Krishnanunni IAS inaugurated a new production centre of a Malai-Millet producer company on September 14, 2022 in Talavadi village. Twenty members who received two-wheeler mechanic training were awarded Certificates of Completion. A nursery which was started after CSS training was awarded Rs. 75,000 as start-up fund and its activities were reviewed.



Women Service Livelihood Centre Inaugurated in Salem, Thiruvannamalai, Trichy

On July 1, Salem District Additional Collector Thiru. S. Balachandar IAS inaugurated the Women Livelihood Service Centre and interacted with beneficiaries on strengthening the marketing aspects. Thiruvannamalai District Collector Thiru. B. Murugesh IAS inaugurated the Women Livelihood Service Centre and interacted with the beneficiaries. He advised them to strengthen the market linkages and labelling of products for greater visibility. He also instructed the district team that business proposal that come to the WLSC be examined and a decision taken quickly, so that entrepreneurs can start their business immediately. A Women Livelihood Service Centre opened in Pulivalam village panchayat in Musiri block, Trichy. TNSRLM Project Director Thiru. K. Ramesh Kumar inaugurated the centre and presented UDYAM, FSSAI certificates to enterprise and producer groups. Saplings were planted, and the SHG's products were displayed. Asst. Prof. and Head, VUTRC, BDOs, Panchayat President, and staff who were also present, encouraged the entrepreneurs.



Refresher Course in VKP, WLSC Organised for EDOs and EFOs

In order to enhance the skills of EDOs and EFOs and to understand the concept of VKP, WLSC, MGP and convergence schemes, the state team organized a 2-day refresher training program at SIRD, Maraimalai Nagar. The program was headed by Thiru N Aruljothi Arasan, COO-PI.



RUTAG Discussed Hasanur Tribe's Requirements of Innovative Machinery

The Rural Technology Action Group (RUTAG) IIT Madras, which is in the process of creating innovative machines and equipment for the rural population, had a discussion with Hasanur Lantana handicraft making tribal beneficiaries, Erode. Members of EG, PG and PCs participated. They requested machines for making products from banana leaf, fibre, ice cream, etc, polybags from agri waste, briquettes from cow dung, bush clearing machine for cutting invasive weed, tree pulverizer, jaggery loosening and grading machine, palm fruit peeling machine, etc.



JOHAR Project Director Visits Ranipet for Cross-Learning

Mr Deepak Updhaya, Project Director, Jharkhand Opportunities for Harnessing Rural Growth(JOHAR), visited Ranipet district as part of an exposure visit to learn about VKP activities. He visited and learnt about producer group's Kathiri1812, a high yielding variety of groundnut, and CFS activities that included the preparation of agri inputs such as vermicompost and Panchakavya. He also visited the Enterprise Group preparing Herbal Sanitary Napkin products and the EG producing cane products. This visit was co-ordinated by the DCOO VKP Thiru Vinod and the Ranipet district team.



SERA Conducts Training on Environment Management and Green Technologies to Project Beneficiaries

The State Environment Resource Agency (SERA) conducted orientation training programme on Environmental Management and the concept of Greening from September 22 to 25, 2022 in 5 batches. About 250 representatives, mostly women representatives of the Producer Companies, Producer Groups and Enterprise Groups attended the training. Trainings were held in Vellore, Madurai, Coimbatore, Tiruchirapally and Villupuram districts. Participants were given handouts on environmental management and on social aspects in their respective businesses.



Digital Payment and Book-Keeping Training Conducted in Vellore and Ranipet Districts

Digital payments play an important role in saving time and can avoid keeping credit, due to non-availability of cash. Also, this system can conveniently and affordably connect entrepreneurs with banks, suppliers and customers and help in accelerating business activities. Digital payment and book-keeping training was conducted in Vellore and Ranipet districts on July 27, and around 300 beneficiaries received the IppoPay digital payment app.



Meeting for Sharing Info for Cross-Learning Conducted for 53 PCs

One of VKP's objectives is sustainability of its group enterprises and the Project is constantly trying to upgrade the standard of enterprises. This has helped the PGs to level up to Pcs. A virtual meeting was organized in which 53 PCs participated in a cross-learning session. Of these, 34 PCs were newly formed by VKP. The discussion revolved around the activities being carried out in the PCs, products produced, their value-additions and whether there was a scope for collaboration among the fraternity.



Youth Skill Festival Conducted in Pudukkottai to Train Youth in a Variety of Skills

Skilling the youth is of prime importance if we are to reap the benefits of our demographic advantage. In this regard, the Pudukkottai District Team and the TNSRLM jointly organized a youth skill festival at the Pudukkottai Block. The Hon'ble Law Minister Thiru. S. Regupathy distributed certificates to 100 trainees who completed the training under DDU-GKY, RSETI Skill Development Mission. Nearly 400 students enrolled for training in computer skills, retailing and sales, welding and nursing.



Capacity-Building Workshop Held for EEPs, EFOs and DEOs

In order to better support rural entrepreneurs in getting formal finance, the VKP's Enterprise Financing Professionals (EFPs), Enterprise Finance Offers (EFOs) and DEOs took part in a 2-day capacity-building workshop at SIRD, Maraimalainagar, on July 11 and 12, 2022. The workshop covered the Matching Grant Program and its operational guidelines, preparing the business plan and hands-on training on the MGP portal. This allowed the needed handholding support and guidance to the entrepreneurs.



State-Level Training on MGP for Bankers Held

A state-level training programme was conducted for bankers across Districts on the Matching Grant Program (MGP), the inter-linkages between project and the bankers, pre- and post-procedures for sanctioning MGP, how beneficiaries can apply for a loan in the online portal and how disbursement of grants happen. An Assistant General Manager, Chief Managers of MSME and IT departments of SBI, Indian Bank, ESAF Bank, Canara Bank, SIDBI, IOB and TNGB participated in the training.



Traditional Potters Participated in Training for Upgradation of Skills

Twenty traditional potters from Konur, Villupuram, participated in a CSS training to learn new techniques and for upgradation in pottery such as making decorative items, working with terracotta, etc. They were awarded certificates of training on July 6 at the VPRC building. Earlier, they used to make clay idols or lamps during festivals and small items, but this training is expected to help them earn a livelihood throughout the year.

Seaweed Cultivation and Scaling Up for Creating Value-Added Products





There are many kinds of seaweeds with wide diversity. Contemporary seaweed farming had reached six-billion dollars by 2021. Uses of cultivated seaweed are many: it is used as human and animal food, fertilizers and other products and as a feedstock for biofuel production. Large-scale seaweed cultivation is a potential ocean-based strategy for reducing the levels of atmospheric CO2. Seaweed can absorb a large quantity of free atmospheric CO2, thus helping to alleviate climate change. But when the seaweed rots, harvested, or processed, then the absorbed CO2 will be released back into the atmosphere. Thus we should find a way of keeping CO2 locked up over a long period. Many countries such as South Korea have huge seaweed farms from which weed-based proteins are manufactured.

The occurrence of three species of bivalves from the Pinnidae family has been recorded for the first time the from Palk Bay area based on live organisms and dead shells collected from the inter-tidal area. All the three species are under the family of Pinnidae: Pinna bicolor, Pinna deltodes and Pinna incurva and are found in the sea grass bed of Thondi Coast.

Scaling up of seaweed cultivation

In the wake of manifold climate change benefits like carbon fixation, reduction of ocean acidification, etc., in addition to providing a regular source of sustainable income to women folk, scaling up of seaweed cultivation is a befitting option. The action plan for the scale-up of seaweed is as follows:

- 1. Give proper technical knowledge to increase productivity through training institutions.
- 2. Give training for incremental income by improving the quality of drying
- 3. Give training on value addition for seaweed extraction with buy-back

agreement through the Central Salt Chemical Marine Research Institute (CSCMRI)

- 4. Train one EG for sap extraction and make an agreement in such way that all other EGs in the project get saps only from that agreed EG so that the quality of the saps can be increased.
- 5. The project may be extended to produce multiple products from the sap like agar, fertilizers, thickening agents, etc.
- 6. Reduce the number of middlemen by making possible convergence which will improve the business.

Based on the interaction and field visit with the EG members, the seaweed cultivation and harvesting follow a 45-day cycle. Seaweed is harvested five times in a year at the end of each 45-day cycle. During the winter season, seaweed yield will be high, wherein a maximum of 250 kg can be harvested by the EG. The yield will be low during summer due to windy conditions.

Seaweed Annual Yield:

Crop duration : 45-60 days No. of cycles : 5-6 Method of cultivation

: rope method

Number of EGs involved in cultivation : 3 Number of members involved in cultivation : 63

Seed material required : 300 kg per EG per cycle Seaweed harvested : 3 tons per EG per cycle (avg.)

Annual production per EG per annum : 14-15 tons

A total of 3.22 tons of CO2 per annum is being captured as a result of seaweed cultivation in Ramanathapuram by the EGs.

Variety Name	Kappaphycus (Kappa)	Gracilaria (Kanji)	Gelidium (Marikolunthu)	Sargassum (Kattakora)	Turbanaria (Pakkoda)
Source	Cultivated	Gathered	Gathered	Gathered	Gathered
Market price (Dry weed)	Rs. 40/kg	Rs. 25/kg	Rs. 80/kg	Rs. 13/kg	Rs. 13/kg
Uses	Fertilizers & Cosmetics	Agar production	Agar production	Alginate making	Alginate making
Season availability		September–December and February–March	February–September	September–May	January –July





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