

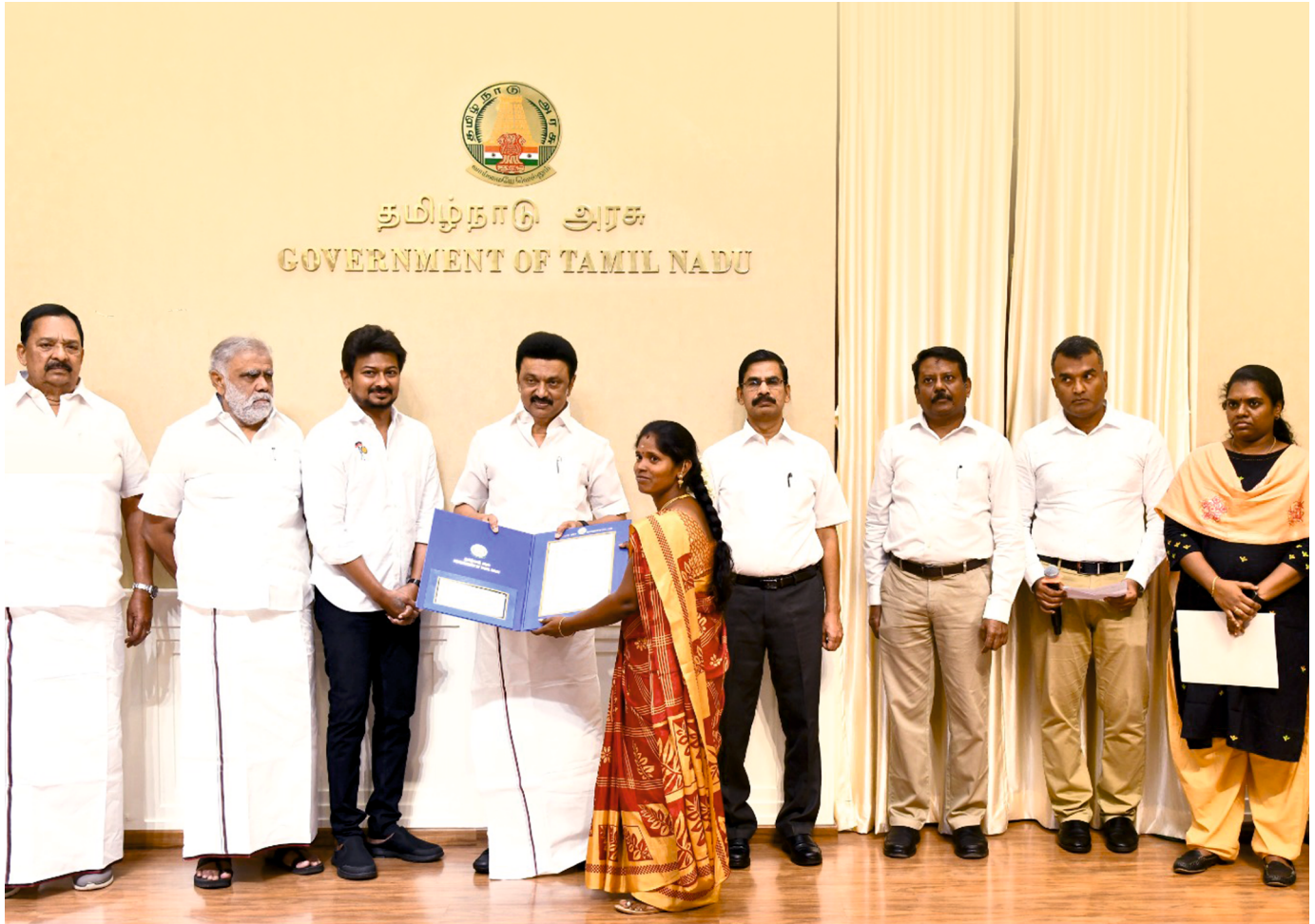


QUARTERLY NEWSLETTER VOL. 7

April - June 2023

# VALAM

*Together We Rise*



Point  
of View



Happy  
Beneficiaries

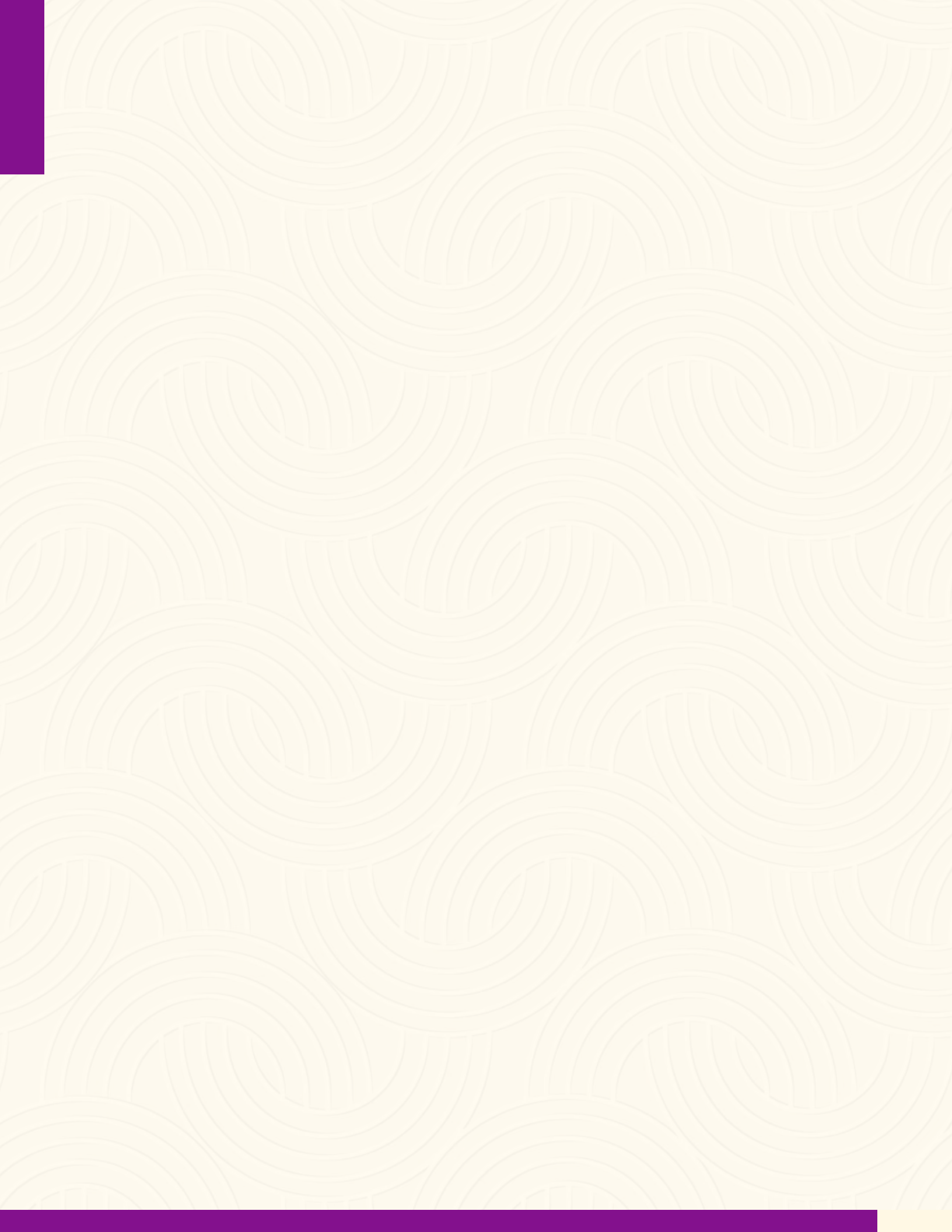


Events



Green  
Biz

**VAZHNDHU KATTUVOM PROJECT**



# Point of View



## Tmt. S. Divyadharshini, IAS

Chief Executive Officer  
Vazhndhu Kattuvom Project, Chennai

### Dear Readers,

This edition of the newsletters covers exciting events held during the quarter, which was marked by a number of 'firsts' with respect to the project. This quarter saw the renaming of the project's business facilitation centre as 'Mathi Siragugal Thozil Mayyam' and the launch of a new fund to support women-led nano enterprises called 'Nano Enterprise Financing Fund'.

This quarter also hosted various events and saw an increase in networking and deal-making. The buyer-seller meet held at Trichy provided a platform for the project beneficiaries to showcase their quality products, with 53 producer collectives participating and concluding successful deals in the form of winning more than 60 contracts for product procurement. Thiru. Udhyanidhi Stalin, the Hon'ble Minister for Youth Welfare and Sports Development, launched this buyer-seller meet, wherein he released the new logo of the business facilitation centre as well as a Coffee Table Book highlighting the success stories of the project beneficiaries. During the buyer-seller meet, the Minister praised the quality of the products made by the SHGs and emphasized the need to support them. In this respect, the Hon'ble Tamil Nadu Chief Minister, Thiru. M.K Stalin, launched a new fund created by the Project to support women-led enterprises, both new and existing, called the Nano Enterprise Financing Fund.

“Thiru. Udhyanidhi Stalin, the Hon'ble Minister for Youth Welfare and Sports Development, launched the buyer-seller meet, wherein he released the new logo of the business facilitation centre as well as a Coffee Table Book of the project beneficiaries.”

In the quarter, importance was also placed on training and upskilling as highlighted by the number of skill training programmes organized with the help of reputed institutions such as the IIMs and IITs and attended by the beneficiaries. Special emphasis was given to sustainability, green enterprises and sustainable use of resources. The stories highlighted in this newsletter, of bamboo products, eco-friendly dolls, bio-inputs and others, all of which highlight our traditional practices and guide us to go back to our roots. I hope you enjoy reading these success stories, and continue to root for our project beneficiaries.



Name : A. Rajam  
Village : Kovilampakkam Panchayat  
Block : St.Thomas Mount  
District: Chengalpattu

## TIMELY FINANCIAL ASSISTANCE HELPED HER TO SCALE-UP HER CHEMICAL BUSINESS

“ Rajam has been a member of the Sri Balaji Self-Help Group for the past 13 years. In 2010, she started preparing phenyl, which gave her only minimal profit. In 2014, she received skill development training through the MSME development institute, Guindy, and gained a good understanding of how to make sanitary products. She worked for her friend's enterprise for 3 months, after which she felt confident of expanding her own business. During the COVID-19 pandemic, however, she faced severe financial crisis and could not sell her products. VKP helped her with Rs. 50,000 from the CAP fund to procure raw materials. Further, VKP helped her with Rs. 5,00,000 to establish direct linkages and to expand her business. At present, her products include phenyl, soap oil, toilet cleaner, floor cleaner, tile cleaner, bleaching powder, vinegar and omam water. She also buys and sells castor oil and neem oil. She has given employment to 24 people and has trained 20 people through the CSS. Her company has an annual turnover of more than Rs. 75 lakhs. She now wants to venture into food-related and environmental care products. ”



Name : S. Tulasingam  
Company Name: RDS Thulasingam Art Works  
Panchayat : Tiruthuraiyur Panchayat  
Block : Annagramam  
District : Cuddalore

## TRAINER AND ARTIST PLANS TO EXPAND HIS SHOP AND SKILLS

“ After getting training in the industry for 10 years in his hometown, Tulasingam started his own company and has been running it for the past 8 years. He makes Golu dolls, which are used for festivals such as Krishna Jayanti, Christmas, Vinayaka Chaturthi, etc. when he makes and sells dolls appropriate for these occasions.

The dolls and are sold in Kanchipuram, Chennai, Vayapuripatnam and Vandipalayam (Cuddalore). Seeing his experience, he was approached by VKP to become a trainer at the CSS. Although he was hesitant at first, later he obliged and has been training others through the CSS during April–May 2023. He is paid Rs.1000 per day for training, while the training kits, equipment and materials are provided to the trainees by VKP. Currently, 10 ITI students are undergoing training in his institute. Also, 10 persons whom he had earlier trained in his institute (8 women and 2 men) are now working with him permanently. He plans to upgrade the quality and value of his dolls by colouring them. For this, he plans to expand his business by leasing a space in Anguchettypalayam, Cuddalore. He has applied for a matching grant loan under the Project, and plans to buy dyes and machines with the funds, so that he can make dolls on a much larger scale. He also plans to train a larger number of youth in this craft. ”



Name : Anbu  
Company Name: Arvind Cashew  
Panchayat : Sorathur  
Block : Panruti  
District: Cuddalore

## WOMEN WORKERS EXPERIENCE INCREASED INCOME, EMPOWERMENT FROM CASHEW BUSINESS

“ Anbu has been in the cashew business for the last 25 years, buying in bulk and selling them by breaking, processing and grading them. His company sells to local customers and to those in Madurai, who buy it wholesale. The cashews are sold at different rates, ranging from Rs. 180 to Rs. 450 per kg, depending on the grade. The company also sells to retail customers under its own brand name. Women play a major role in his company, as they handle the majority of the processing and grading process; he has 60 part-time women workers and two full-time employees.

His company was doing well, so he wanted to expand its facilities and purchase modern cashew machinery. He applied for VKP's matching grant loan, and after fulfilling the formalities, was sanctioned a loan Rs. 5 lakh, of which Rs. 1.5 lakhs was the grant portion. Together with his own investment, he bought a modern cashew breaking and grading machine worth Rs.12 lakhs. He is now able to make a profit of Rs.10–12 thousand per month, after deducting expenses. Now he is able to provide a better life for himself and his employees. ”



## SCIENTIFIC RAISING OF MILCH COWS SUPPLIES HEALTHY MILK TO COMMUNITY

Name : Chembaruthi Milk Producers Group  
Panchayat : Periyakota  
Block : Manamadurai  
District: Sivagangai

“ They have always been raising dairy cows in their Panchayat, but without proper awareness. In 2021, they started the Chembarathi Milk Producers Group with 60 persons (55 women 5 men) with VKP's guidance. In April 2022, they were given training to rear dairy cows in a healthy manner through the community farm school under the guidance of the SPARK trainer Ms. Amutha. They learnt about the technical details required for a healthy dairy farm, from setting up a shed for cows to producing and supplying low-cost fodder, immunization, vaccination during the rainy season, vaccinating against rabies twice a year, de-worming once in 3 months, insurance, etc. Through the project, they were linked to the Chuva Aavin Dairy Company. They also set up a milk co-operative society. Through the community farm school, they applied for a loan, and 26 members were sanctioned Rs.27,95,000. With this fund, they bought two cows per person and are sending 300 liters of milk to Chuva Aavin every day. As a result, the members are earning an average monthly income of Rs. 11,000. ”



## TRAINING IN BIOINPUTS FOR HEALTHIER CROPS

Name : Sembaruthi Bio Inputs Production  
Enterprise Group  
Panchayat : Periyakota  
Block : Manamadurai  
District: Sivangai

“ In order to shift farmers of Nedungulam village from conventional farming to natural farming, VKP organized a training program through the Community Skill School (CSS) on the preparation of bioinputs. Twenty women attended the 20-day training program. After the training, 10 woman members came together and formed the Sembaruthi Bio Inputs Production Enterprise Group in 2021. VKP provided the startup grant of Rs. 75000 to initiate the production of bioinputs. The members purchased raw materials and basic equipment for production of *Trichoderma viridi* with the startup fund. At present, the Group is producing *Trichoderma Viridi* in both powder and liquid forms, with the latter being sold at Rs. 300 to the CFS. The EG also produces panchakavya, ginger garlic extract, fish amino acid and amritha karaisal. Through the CFS, the members also came to know about rearing of beneficial insects to control harmful pests. One such beneficial insect is *Pricon Pirivicornis*, which feeds on harmful pests, such as stem borer and fruit borer, that cause crop damage and loss to farmers. In a month, the EG earns an income of Rs.12000 from the sale of bio-inputs to farmers and to the CFS. ”





## TAKING BEAUTY TO THE MASSES, SHE IS LIVING UP HER DREAM

Name : Ms. Hemalatha  
Panchayat : Punganur  
Block : Manikandam  
District: Trichy

“ Ms. Hema owned a small beauty parlour in Vannankovil, Dindigul Bypass, nearly 10 years ago. She had finished her B.Sc. in Fashion Technology and Costume Design but wanted to learn new things, so she took up hair styling, tattoo marking, makeup, etc. She learnt makeup from Ms. Vasundhra, Ms. Ashmitha and Ms. Santhoshi of Sun TV fame, who conduct seminars regularly. She wanted to bring new services and techniques into her parlour and also buy new equipment, so she sought financial support. She applied for an MGP loan under VKP and was sanctioned Rs. 5 lakhs, of which Rs. 2,93,340 is the MGP loan. With this fund, she bought curlers, straighteners, makeup sets, etc. She is now training other women, offering both basic and advanced level courses. She has also opened a parlour in the agricultural college nearby and employed two persons with a monthly salary of Rs. 6000 each to help her. She has many more customers now and earns between Rs. 2000 and 3000 per day. During the marriage season, she can earn up to Rs. 80,000. She is happy to be able to live her dream as well see her students progress in their fields. ”



Name : Nirmala Devi, Vidhyal Enterprise Group  
Panchayat : Jyothiyampatti  
Block : Gundaram  
District: Thiruppur

## BARTERING OLD LIFE FOR BETTER PROSPECTS IN BATTER BUSINESS

“ In their village, most women live by doing wage work or go for the 100-day work programme. One day, the women decided to change their circumstances and start a business; they decided on flour and batter business. With VKP support, 10 members got together and formed the Vidhyal Enterprise Group and they received a startup grant of Rs. 75000. They bought a mixer and a wet grinder. There is great demand for this product as people prefer to buy whatever quantities they require for their homes. People bring the raw materials, which are ground and given back; in a day usually 40 kg of rice, 2kg of wheat, and sometimes maize also are ground. Additionally, they also make dosa and idly batter and sell, and deliver it to nearby village using their own two-wheelers. They coordinate and share their workload over stories and laughter, so they do not feel any burden.

Initially, people brought their own vessels for the batter, but they realized that they can sell more if it is packed. In a day, they can make about Rs. 1000. After deducting expenses, the members are able to make around Rs. 450 per day, and they share the amount based on the work they do. Nowadays, this work keeps them busy, and they feel happy that they are finally making something of their lives. ”



Name : Bamboo Basket Making Enterprise Group  
Panchayat: South Avinashpalayam  
Block : Pongalur block  
District : Tiruppur

## WEAVING SUSTAINABLE LIVES FOR THEMSELVES AND THE PLANET

“ The Bamboo Basket Making Enterprise Group comprises 10 spirited women who are popularizing the use of bamboo as a sustainable alternative to plastic. While women are engaged in bamboo knitting and making crafts products, men are engaged in farming or other wage jobs. Women buy bamboo poles from local merchants and sell the finished goods during temple festivals and local events. As the raw material costs increased, the craft became economically challenging when done individually. VKP provided a startup fund of Rs. 75000, with which the group purchased raw materials in bulk. Since then, the members have started their activity again. They take orders for bamboo baskets and other craft items in advance from local organic outlets and shop keepers. The members work as a team to execute the orders, but work independently when there are no orders. On average, a member earns Rs. 400–500 per day, but their monthly income varies depending on their level of skill and the demand for the products. The enterprise is now focusing on innovations, by introducing new designs and eco-friendly materials such as jute, cotton, cane, etc. It is also working towards shifting to a dedicated workplace with the necessary amenities compared to working from their homes at present. ”



## TAMIL NADU CM LAUNCHES NANO ENTERPRISE FINANCING FUND FOR PROJECT BENEFICIARIES

The Hon'ble Chief Minister Thiru. M. K Stalin opened through video conferencing 'Poomalai Vaniga Valagam' amounting to Rs. 5.16 crores for the development of women enterprises in 26 districts under the Tamil Nadu Corporation for Development of Women at Chief Secretariat. Moreover, he launched the project fund of Rs. 50 crores called the Nano Enterprise Financing Fund (NEFF) under the Vazhndhu Kattuvom Project for the development of nano enterprises in the state. He also distributed loans amounting to Rs. 5.6 lakhs to 10 beneficiaries.



## VKP HOLDS THE BUYER-SELLER MEET TO EMPOWER FARMERS IN PCS

VKP's Buyer-Seller Meet fostered direct connections with farmers in PCs and their buyers via MoUs on 19 June, 2023. During the event, Hon'ble Minister Thiru. Udhayanidhi Stalin inaugurated an exhibition of value-added products from 53 VKP-supported PCs. He also launched the logo of 'Mathi Siragugal Thozil Mayyam' (previously OSF) - VKP's rural biz support centre and released a coffee table book - 'Be Inspired by The Stories of Entrepreneurial Success' - success stories of VKP's beneficiaries. The Hon'ble Minister also visited the stalls and praised VKP's SHGs for their high-quality products. During the event, 60 MoU were signed between the buyers and the PCs for procuring the products in bulk, to avoid middlemen intervention.

## SECOND STATE-LEVEL BANKERS MEET HELD

Tmt. S Divyadharshini I.A.S., CEO-VKP, chaired the second State-Level Bankers Meeting to discuss MGP disbursements, repayments and faster turnaround strategies.



## STATE-LEVEL MEET WITH BANKERS AND CBCS HELD

A State-level consultative meeting with Bankers and Corporate Business Correspondents (CBCs) was chaired by Tmt. J E Padmaja I.A.S. and COO-PM, VKP, to explore credit-focused business correspondent models. Leading public sector corporate bank BCs participated in the meeting and provided valuable suggestions. Thiru N. Arul Jothi Arasan, COO – PI, explained the scope of proposal and the way forward.

## PROPELLING INDIA'S MAJOR EVENT ON WOMAN EMPOWERMENT – THE W20 SUMMIT

VKP participated in and executed the W20 Summit on 15 June in Mahabalipuram, proudly showcasing its women-led EG products. The discussions also geared towards conversations and actions on women-led developments in different sectors of society.



## THE GREEN PRACTICES WORKSHOP ON THE FIFTIETH WORLD ENVIRONMENT DAY

VKP marked the 50th World Environment Day with much pride by organising the Green Practices Workshop on June 13th, 2023. Attended by 53 PCs and Line Dept. representatives, valuable insights from their SERA's green audit, Line dept's recommendations, AV documentaries of green practices and initiatives adopted by green-rated PCs & green products were all brought to light.



## PROJECT ASSISTANCE VKP SUPPORTED FPC SIGNS MOU WITH ICAR

The Indian Council for Agricultural Research (ICAR) signed an MoU on 12 April 2023 with the VKP-supported FPC 'Ettram'to acquire tomato value-adding technology, which was facilitated by the Krishnagiri District Collector Thiru. Deepak Jacob, I.A.S.

## VKP-SUPPORTED FPC INAUGURATED BY PUDUKKOTTAI DC

The VKP-supported FPC 'Thondaiman' was inaugurated by Pudukkottai District Collector Tmt. Kavitha Ramu, I.A.S. and was given a startup grant of Rs. 5 lakh and a business expansion grant of Rs. 10 lakh. With this, the FPC purchased a decorticator and an oil extraction machine to produce groundnut oil, coconut oil etc.



## CERTIFICATES AND KITS AWARDED TO SPARKS

The District Collector of Sivaganga awarded 60 VKP CFS SPARKs with certificates and training kits after a 30-day Dairy Farming Self-Employment course at the Pulikulam Cattle Research Centre, Manamadurai.

## RS.13.12 LAKHS WORTH OF MGP GRANTS DISTRIBUTED

The Hon'ble Minister for Municipal Administration, Urban and Water Supply of Tamil Nadu distributed Rs.13.12 lakhs worth of MGP benefits to four VKP beneficiaries.





## RS 34 LAKHS OF MGP LOANS DISBURSED

The Mayiladuthurai District Collector disbursed Rs. 34 lakhs worth of MGP loans to 11 VKP beneficiaries.

## VKP'S MOU WITH KARUR VYSYA BANK, TAMILNAD MERCANTILE BANK FOR MGP FUNDING

VKP signed an MoU with Karur Vysya Bank on June 2 for MGP funding. It also signed an MoU with Tamilnad Mercantile Bank (specialising in MSME loans) on 7 June, 2023.



## TRAINING AND WORKSHOPS EXPOSURE VISIT ORGANIZED

A 5-day exposure visit for the CEO and an 11-member team of the Bihar Rural Livelihoods Promotion Society (BRLPS-JEEViKA) was hosted by VKP-TNRTPT in Chengalpattu, Ranipet and Thiruvannamalai to study VKP's evolution, implementation and ground-level insights. Four BRLPS members, VKP's team, and the World Bank consultant visited VKP's ECPs and CSS, CFS and MGP beneficiaries in Ranipet for obtaining insights of their working. The BRLPS's sub-team visited VKP's Mathi Sirugugal Thozil Mayyam officials in Chengalpattu to understand the functioning of Mathi Sirugugal Thozil Mayyam (the one-stop facility) and the Padur Herbal Garden for deeper insights. The BRLPS's CEO and sub-team and the World Bank's Co-Task Team Leader visited VKP's MGP, CFS and CSS beneficiaries in Tiruvannamalai for insights.

## CHIDAMBARAM JEWELLERY PLATING TRAINING HELD

A 30-day 'Chidambaram Covering' training in jewellery plating along with the supply of training kits was organized by VKP's CSS to the women in Ellakudi, Mel Bhuvanagiri, Cuddalore. Their EG was formed on 17 May 2023.



## CAPACITY-BUILDING PROGRAM HELD WITH MABIF

VKP collaborated with the Madurai Agribusiness Incubation Forum (MABIF) and organized a capacity-building program in Madurai from 29 to 31 May 2023 to strengthen and empower VKP-supported Farmer Producer Organizations (FPOs).

## WORKSHOP TO SOLVE EG/PG CHALLENGES

VKP's District Executive Officers, Enterprise Development Executive Officers and Resource Persons underwent a workshop to solve EG/PG challenges with a training module.



## VKP OFFICERS UPSKILLED WITH A3-DAY TRAINING AT IIM TRICHY

VKP Enterprise Finance Officers and Enterprise Development Officers underwent a 3-day training programme in 'Business Management' at IIM Trichy. The training programmes was organized in two phases. The training for the EDOs titled a 'Business Financial Management' was from 17 to 19 June, 2023, to assist rural entrepreneurs.



## VKP-CSS WELDING TRAINERS UPSKILLED WITH DESIGN THINKING WORKSHOP AT IIT-MADRAS

VKP's CSS welding trainers underwent an intensive workshop on design thinking and problem-solving in welding on 17 June 2023 at IIT Madras.





# TSA Corner: Harvesting the Power of the Sun

Harvesting Solar Energy in Tunnel Dryer for Chemical-free Edible Oils: On a mission to strengthen the farmers for many generations



Trichy Pasumai Farmer Producer Company Limited (TPFPCL) has brought together 2000 farmers for collective farming, aggregation and processing since 2017 at Aranthangi block in Trichy district. They are engaged in the production of value-added products from groundnut, sesame and coconut. The PC was started with a vision to provide quality groundnut seeds for better yield and increased income to the member farmers. In recent years, the company has diversified its business activities from the sale of groundnut seeds to storage, processing and renting infrastructure (godowns, tractors and groundnut decortication and grading equipment) to farmers and small entrepreneurs. They also sell quality oil cakes and have effectively shifted from using chemical inputs to biological/non-chemical inputs.

## Environmental Issues

Traditionally, edible oils are produced through various methods using machinery. Drying is the most critical process after harvesting oilseed crops. Moisture removal and uniform drying are the most essential factors that need to be followed before processing the seeds for oil extraction. Drying groundnut, sesame, and coconut is done by spreading them in a uniformly thick layer on cement flooring and turning them over at regular intervals. In the case of coconut, it is hard to prevent fungus growth on copra while drying.

TPPCL follows sun-drying of groundnut/sesame seeds and coconut kernels (copra) to produce oil using wooden presses. It is a laborious task for workers to maintain optimal moisture content (4–11%) for different oil

seeds. Drying coconut kernels without using sulphur smoke is a challenge.

## Environmentally Positive/Green Activity

With the financial aid of Rs. 60 lakhs received from the state government in 2018, a 500-metricton capacity infrastructure was built for goods storage and seed processing. A fully automated seed decortication, sorting and grading system for groundnut seeds has been functional since its inception in 2017. The facility fulfils all the worker safety conditions like a separate dust collection room, firefighting equipment, ceiling exhaust fans and a good ventilation system. Oil extraction was started as a business diversification attempt, to provide unadulterated quality edible oils to the consumers. Three wooden presses (Ghani-type) with 500 kg processing capacity per day were setup, one each for groundnut oil, sesame oil and coconut oil. As a greening effort, TPFPCL has installed a solar drying tunnel (10 × 100 sq. ft.) at a cost of Rs. 9.5 lakh. This was done utilizing a part of the incentive fund of Rs. 1.5 lakh and other government subsidies.

TPFPCL has sensitized member farmers towards the adoption of green, climate-smart farming practices such as conversion to organic farming and non-use of pesticides. Apart from that, they are also engaged in the distribution of more than 4.5 tons of enriched compost, fish amino acid and biofertilizers to member farmers. Usually, for an acre, 3 bags of urea (Rs. 300/bag) and a bag of DAP (Rs. 1300/bag) are issued for the cultivation of groundnut crops. With the distribution of organic nutrients, the farmers have seen a 5%

increase in their income and a 10% reduction in the total cultivation costs just through reduced usage of fertilizers.

## Environmental Benefits

Coconut oil extracted from copra dried using sulphur smoke is against health and safety standards. Sulphur is used to prevent the growth of harmful bacteria and fungi in copra during drying. Sulphur fumigation of copra is the leading cause of respiratory diseases and can even cause death. It is unhygienic to dry oilseeds and copra in open conditions due to changing weather conditions. The setting up of the solar drying tunnel is mainly for drying coconut kernels without the use of sulphur. This drying method eliminates safety and quality concerns and overcomes unusual weather conditions. There is also an added advantage in the form of extended shelf-life of the oil.

## Awards and Recognition

Trichy Pasumai FPCL was conferred with the 'Green FPC Award 2022' on the World Environment Day event organized by VKP at Chennai on 5 June. The PC is eligible for an incentive fund of Rs 3 lakh, as a part of the fund, of which Rs 1.5 lakh has already been released.

## Advantages of Green Practice

- Supply of quality-certified groundnut seeds to farmer shareholders
- Maintaining a clean cement floor for drying of raw materials
- Solar drying tunnels for drying raw materials and curing edible oils
- Dust room to collect processing wastes from groundnut decortication

- Filling edible oils in PET bottles
- Good ventilation, ceiling exhaust fans and fire safety equipment at the workplace

## Future Plans

- Started a 2-acre research farm for field trials of groundnut and sesame crops under traditional farming practices without using fertilizers and pesticides
- Planning to start an outlet for the sale of organic nutrients and bio-inputs to shareholders
- The bulk scale of quality copra (dried coconut kernels) using a solar drying tunnel without using sulphur
- Plans to export edible oil products to Gulf countries, for which it is in the process of obtaining ISO and TUV certifications



# மதி சிறகுகள்

தொழில் கையம்



## VAZHNDHU KATTUVOM PROJECT

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