



QUARTERLY NEWSLETTER VOL. 6

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VALAM

Together We Rise



Point of View



Happy Beneficiaries



Events



Green Biz

VAZHNDHU KATTUVOM PROJECT

Point of View



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Dear Readers,

In this edition of the Newsletter, the emphasis is on skilling and development. Importance is also given to the Matching Grant Program (MGP) and the great benefits many of the beneficiaries have received from this program.

From Anjali's story of overcoming odds to become a CSS trainer to the story of Kavitha who faced her disabilities with courage and made a profession for herself with financial support from VKP, this edition deals with many such inspiring stories of women and men along with the many innovations promoted by the project.

During the quarter, the Project has supported 1,619 Community Skill Schools at a cost of Rs. 12.14 crore covering 34,429 beneficiaries and set up 5,392 Community Farm Schools spending Rs. 45.75 crore that benefitted 1,64,128 beneficiaries.

The Project has also supported 1,765 Producer Groups with a one-time capital grant of Rs. 26.47 crore benefitting 1,11,789 members, 240 Enterprise Groups with an amount of Rs. 3.6 crore benefitting 4,670 members and supported 50 Producer Collectives with Rs. 5 crores benefitting 50,481 members.

To promote skilled migrant youth who have returned to their native towns/villages, the project provided Rs. 50.1 crore to 5,066 beneficiaries. In terms of institutions, the Project has established 42 Siragugal Business Centre (One-Stop Facilities/Women Livelihood Service Centres) across Tamil Nadu, thus making available 14,656 technical and financial services to beneficiaries.

To promote financial inclusion among the rural entrepreneurs, the MGP has facilitated 376 individual enterprises and 262 women beneficiaries.



This quarter has been quite eventful in showcasing the beneficiaries' products at other forums. What is encouraging is they have been getting repeat orders



Promoting innovation has always been at the forefront of VKP activities. In this quarter, the Project supported 10 innovative business proposals valued at Rs. 76.69 lakhs.

This quarter has also been quite eventful in terms of showcasing the beneficiaries' products at other forums, with encouragement from several government officials. What is encouraging is that there has also been keen interest for re-purchase of these products, putting a stamp of approval on their quality.

The beneficiaries have gained much from these exposure visits, and the Project hopes to support them in all ways it can to encourage them to have visibility at different forums. After all, the prime aim of the Project is to empower women to stand on their own feet and earn an income, thus bringing dignity to their lives.

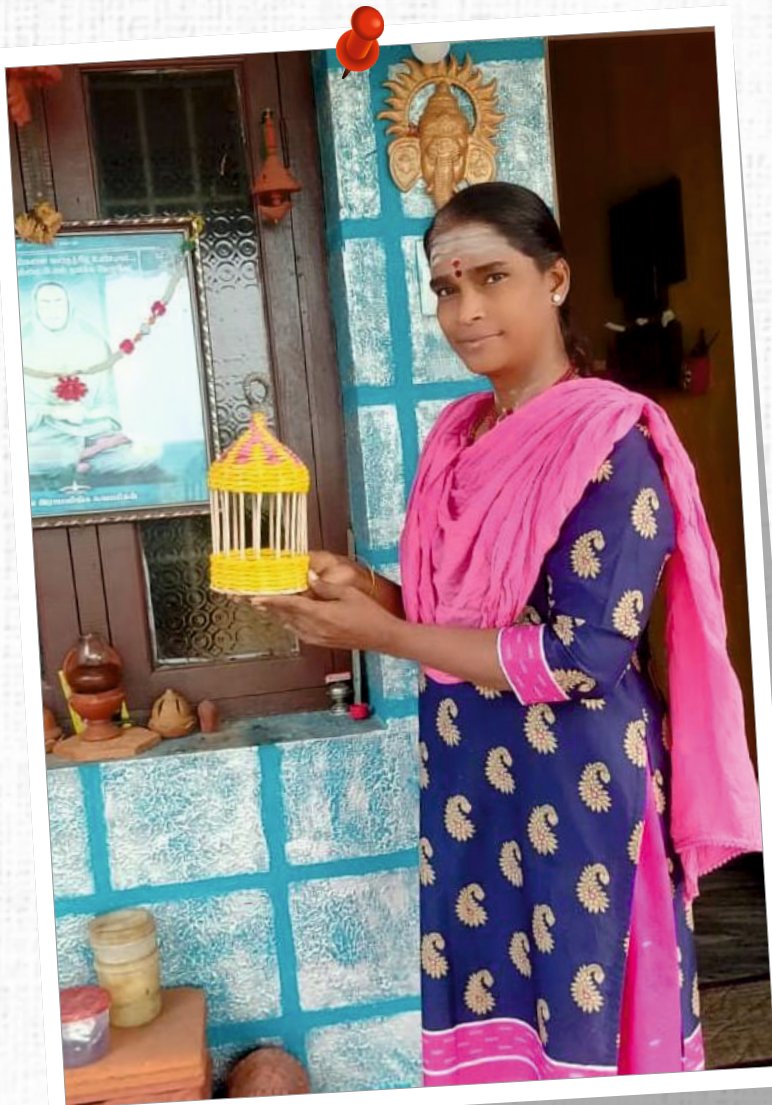
Women Wealth, State Strength



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NO MOUNTAIN HIGH ENOUGH FOR HER TO CONQUER!

Anjali, CSS trainer: Paper craft
Keelaputhuneri village, Thoothukudi Block,
Thoothukudi District,



Anjali, a 26-year-old transgender from Keelaputhuneri village, Thoothukudiblock, Thoothukudi district, overcame many personal obstacles to become a trainer at VKP's Community Skill School. Her story is one of not giving up during the odds. Pursuing her hobby of paper crafts, she had posted her works online and had slowly gained recognition and built up a successful craft business. Her sister, who was a PLF member in their village, had heard about VKP and recommended her as a trainer for paper craft to her PLF. However, Anjali had her own doubts about being a trainer. Finally, after being convinced by the VKP staff, she conducted a 30-day training for 15 members who were homemakers and NREGS workers. She is now ensuring that their works also get due recognition by encouraging them to post their works online. She hopes to similarly inspire others to take up training and to help homemakers earn an income while also pursuing their creative ideas.





SCIENTIFIC PRINCIPLES OF FARMING AID HER CROPS' GROWTH

Ambika

Arumbanoor panchayat, Madurai East block,
Madurai district



Ambika is a farmer from Arumbanoor Panchayat in Madurai East block in Madurai district and a member of the Madurai East Farmer Producer Company. She grows vegetables such as brinjal and ladies finger in my field, and also rice. Hers is one of the eight villages in this block where we are cultivating ladies finger with VKP's intervention. She has been practicing organic agriculture for many years, but did not use scientific principles. A year back, she became a recipient of training from Community Farm School of VKP.

In the CFS, 30 members participated and learnt to cultivate 4 varieties of ladies finger in the demo plot. The SPARK Mr. Arul Prakasam, who is a progressive farmer and a member of a producer group, has over 20 years in cultivating vegetables. He taught them the scientific methods of cultivation from sowing to harvest including spacing of seeds, using drip irrigation instead of flood irrigation, using, bio-fertilisers such as panchakavya, jeevamrutham, fish amino acid, egg solution and neem oil solution for pest prevention and to aid crop growth. They also learnt about soil and water testing, seed treatment and sticky traps.

The training has helped her bring down her expenses. Using drip irrigation, the members brought the costs down from almost Rs. 35,000 using conventional irrigation methods (flood irrigation) to Rs. 10,000 per acre. They have also brought down the labour costs as only the irrigated parts where the crop grows need to be harvested.





Women Wealth, State Strength

CULTIVATING TRADITIONAL CROPS WITH A MODERN OUTLOOK

Palaniammal CFS training: Groundnut cultivation training

Pappampady panchayat, Tharamangalam block,
Salem district



Ms. Palaniammal lives with her family in Pappampady Panchayat, Tharamangalam Block, Salem District. She is a member of Srivedanar Women's Self Help Group and was helping her husband in agricultural operations. There was not enough income in agriculture which distressed them and they were thinking about shifting to other jobs. They realized they could not change their circumstances without proper advice and scientific training. VKP offered 16 weeks of training for groundnut cultivation through the Community Farm School.

Along with other women members from the community, they learnt scientific aspects of cultivation such as soil testing, water testing, land preparation, seed treatment, use of natural fertilizers, vermicompost preparation, natural pesticide preparation, disease management, handling of modern technologies, product valuation and marketing in a concise manner. They learnt to make bio-compost, azospirillum, phosphobacteria, and trichoderma, read explanation manuals and make plus trap yellow trap, etc. With their newly acquired knowledge, they could increase their yield and harvested 1 ton of groundnuts, making an income of Rs. 90,000, an increase of Rs.2000 from previous levels. Although their income was not much higher, they could reduce the cost of inputs. They are confident that they can further increase the yield in a healthy manner in the future.



Women Wealth, State Strength



Happy
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SUCCESS TASTES SWEET WHEN IT CAN BE SHARED!

Vilpatti Homemade Chocolates Enterprise Group

Vilpatti Village Panchayat, TKodaikanal Block,
Dindigul district



These 15 women were all working as daily wagers and earning Rs.3,500 per person per month. It took four visits from VKP staff to convince them that they could take up chocolate making as a business. They had the facilities for making chocolates and concluded that if VKP provided them training they could take it pursue it as a regular business. Therefore, they attended the 'chocolate making' training in the Community Skill School for 10 days. Initially they thought it would be difficult to make chocolates, but the training made it easy.

Following the completion of training, they established an Enterprise Group and received the start-up grant of Rs.75,000 from VKP. They make different types of chocolate products, sourcing the raw materials from outside. They are now selling locally and to tourists under the brand 'CROWN'. Their income depends on the orders they receive. They were earning Rs.6,000 per person during training but now earn up to Rs.7,500 per person in a month, by selling at Rs. 700/kg. Thanks to VKP, their company has just received an export license, and they take immense pride that they will be exporting soon. They have also met all other compliances such as FSSAI certification, UDYAM registration, etc.



Women Wealth, State Strength



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SEWING THREADS OF FREEDOM

Panaimaruthupatti Enterprise Group

Activity: Aari embroidery and tailoring

Gajjalnayakanpatti Panchayat, Panaimaruthupatti Block, Salem district



The women were engaged in tailoring work using the traditional pedal machines. They came to know from their village panchayat-level federation (PLF) about Aari embroidery training offered by VKP-TNRTP. Twenty of them participated and learnt how to do blouse embroidery, stonework, bead work, finishing, etc. after 30 days training. After the training each of them started to do Aari work in their own homes. Later they formed the Panaimaruthupatti Enterprise Group. Through the Mahalir Thittam, they received orders to make national flags (for Independence Day), pillow covers and school uniforms from different garment units and from the Khadi Bhavan. They are also making manja pai (yellow bags), which they sell through shops.

When they stitched ordinary blouses, they could earn only Rs. 80 per piece, but with Aari work they can earn Rs. 200–300 per piece. VKP has bought them three powered machines. Those members who have machines at home use their own otherwise they borrow the machines from the PLF centre. Many of them did not know Aari embroidery before, but now everyone in their village is involved in this work. “We were not able to earn even Rs. 2,000 earlier, but now we are earning between Rs. 7,500 and 10,000 on average, says Chitra, a member of this Group.”





Women Wealth, State Strength

LIGHT SHINES BRIGHTLY ON HER FUTURE NOW

Poovizhi Activity: LED making

Mutharasanallur Panchayat, Andanallur Block,
Trichy district



Poovizhi, aged 34, is a resident of Mutharasanalur panchayat, Andanalur block, Trichy district. She has been an SHG member for the past 7 years. She was running an e-Sevai center along with her husband in 2021. Working in this centre they found out that there was an option to undergo training in the fields of renewable and non-renewable energy. She opted for renewable source and LED bulb making as they are energy efficient. They could market the product through the CSC e-sevai store.

She was trained in Master Bright Electrical Industries, Coimbatore, on LED making and wanted to start her own business. However, she lacked knowledge about preparing a business plan and finding a source of finance. Through the women SHG, she contacted the ECP of Mutharasanallur who gave her a detailed explanation about the project and the Matching Grant Program. After 3–4 rounds of verification, she received a loan amount of Rs. 5 lakhs from a bank, which included the margin money. She started her own LED making enterprise in the name of Sri Varma Enterprise and has employed two women.





Women Wealth, State Strength

DISABILITIES ARE NOT A HURDLE FOR ONE WILLING TO SUCCEED

B. Kavitha Activity: Food cart
Kilavaneri Panchayat, Kariyapatti Block,
Virudhunagar district



Kavitha, wife of P. Srinivasan from Kilavaneri village, is running an evening food stall on a small trolley in Kariyapattitown. She is a differently-abled person (deaf and dumb) and has been running the business for the last 10 years in Madurai. She is a member of the APJ Abdul Kalam Self Help Group for Women.

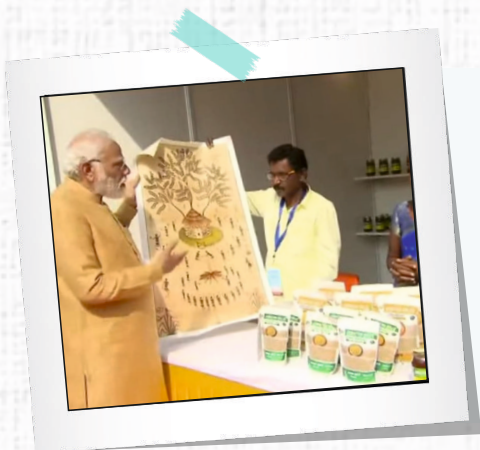
Over the past 3 years, she shifted back to her home town. She sells fast food items like noodles, fried rice, chaat items, etc. She was earning a small income from this stall, but it was not enough for running her family and meeting her children's education. She wanted to expand this business, but space to sit and eat was a constraint, and also she did not have any financial means to expand the business.

The Panchayat ECP and the panchayat level federation (PLF) and local workers identified her for an MGP loan, by which she could obtain a loan with 30%subsidy to expand her business. Her loan was sanctioned and she received Rs.3,10,000 from the Indian Overseas Bank. With this, she and her husband bought more advanced stoves for cooking and furniture and added other infrastructure. Per day, they able to earn a minimum income of Rs. 6000 and do the preparatory work from 10 AM to 3 PM. Recently, they also appointed 2 persons for serving and washing vessels.



Hon'ble Chief Minister Releases VKP Publication

On 30 March 2023, the Hon'ble Chief Minister of Tamil Nadu, Thiru. M.K. Stalin, released the book 'New Path for Rural Entrepreneurship' detailing the journey of the VKP project over the last 6 years, prepared by the Vazhndhu Kattuvom Project, at the Chief Secretariat. The Hon'ble Minister of Youth Welfare and Sports Development and Special Programmes Thiru. Udhayanidhi Stalin, the Principal Secretary, Rural Development and Panchayat Department, Tmt. Amuda IAS, the CEO of VKP Tmt. Divyadharshini IAS and the Rural Development and Panchayat Department Joint Secretary Thiru. Chandrasekhar Sakhamuri IAS were present at the function.



Hon'ble PM Visits VKP Beneficiary's Kurumbha Painting Stall in Delhi

The Hon'ble Prime Minister of India, Shri. Narendra Modi, visited the Enterprise Group member Mr. Balasubramaniam's Kurumbha Painting stall organised by Tribal Co-operative Marketing Federation of India, New Delhi. He congratulated and encouraged him, while also praising the Project's efforts to promote and bring back the traditional arts and crafts of Tamil Nadu.



TN Youth Welfare Minister Inaugurates SARAS Mela

The SARAS (Sale of Articles of Rural Artisans Society) Mela, which was organized by the Social Welfare and Women Empowerment Department at VOC Grounds, Coimbatore, on 5 March 2023, was inaugurated by Thiru. Udhayanidhi Stalin, Minister of Youth Welfare and Sports Development and Special Programmes. The mela, which had 80 stalls including 37 'Mahalir Thittam' stalls from SHGs from several districts in TN, went on till 12 March 2023. The mela included different products from VKP's women beneficiaries.



VKP-CEO participates in Livelihoods India Summit 2022

In the Livelihoods India Summit 2022 held on 20 Jan 2023, on the session on 'Re-imagining SHGs—Transformation to Strategic Business Enterprises' Tmt. S. Divyadharshini IAS, MD-TNCDW/CEO-TNSRLM and CEO-VKP spoke about the importance of giving women entrepreneurs an identity as rural women entrepreneur rather than as members of SHG-run enterprises. She also stressed upon the need for capacity building of women and aspiring entrepreneurs on management, finance, marketing, business operations and business development services and the need for continuous handholding to ensure sustainability.



TN Governor Visits Stalls of Chengalpattu Beneficiaries

The Hon'ble Tamil Nadu Governor Thiru. R.N. Ravi, visited the stalls of VKP-supported enterprises D'Lite Masala and the Irula Tribal Women's Welfare Society in Chennari, Kattankulathur, Chengalpattu, and interacted with the members to understand their development. He appreciated the government supporting local businesses and organizations, particularly those that promote entrepreneurship and social welfare.



First G20 Education Group Meeting Held in Chennai

In the first G20 Education Group meeting held in Chennai, 75 delegates had the opportunity to experience Tamil Nadu's vibrant culture and taste its delectable cuisine during their visit to Mahabalipuram on 1 February 2023. VKP and TNSRLM were invited to set up three stalls to exhibit products such as natural farm produce, natural products and handicrafts. The delegates visited the stalls with great excitement, and definitely would carry back fond memories of their visit.



9th ISM Discusses Way Forward Plans of VKP

The 9th Implementation Support Mission (ISM) meeting between The World Bank and the project at the district level was held from 5 to 12 January, 2023, with field-level observations and interaction with the state and district teams. The review meeting headed by Tmt. S Divyadharshini IAS, CEO-VKP and Thiru. Samik Sundar Das, Task Team Leader, The World Bank, assessed the progress of VKP, activities implemented and the sustainability of the project in future. A Way Forward Plan was also discussed, based on the recommendations and feedback from the district and state teams.



Erode Collector Inaugurates Briquette Making Machine at Hasanur

In a move to provide jobs as well as a regular source of income to more tribal people at Hasanur, the Erode District Collector, Thiru. H. Krishnanunni IAS, has initiated a project to convert the lantana camera, with which they are currently making furniture, into briquettes for fuel. He visited the Hasanur Lantana EG at Kondappa Nayakkan Palayam to see the trial run of the pulverizing and briquette-making machines, which were supplied at an estimated cost of Rs.16 lakhs.



Erode District Collector Inaugurates New office of Shakti Bhavani Women FPC

Erode District Collector, Thiru. H. Krishnanunni IAS inaugurated the new office of the VKP-supported Shakti Bhavani Women Farmers Producers Company at their Annual General Body Meeting held at Sathya Mangalam Kamadhenu College of Arts and Science. Further, he awarded Rs.13.35 lakh as matching grant loan to 4 beneficiaries and gave skill development training certificates to 20 project beneficiaries.



TNULM Visit Arcot to Learn VKP's Best Practices

The Community Organizers of Ranipet TNULM visited the Vazhndhu Kattuvom Project Centre in Arcot Block, Ranipet District, on 16 March 2023 to learn VKP's best practices behind Enterprise Groups (EGs), Producer Groups (PGs), Community Skill Schools (CSSs), Community Farm Schools (CFSs), Women Livelihood Service Centres (WLSCs), etc. and implement the same at urban levels. This would help link future rural producers with urban marketers, promoting sustainable development and a self-reliant ecosystem. VKP's Rural Groundnut Producer Groups can be linked to TNULM's Urban Groundnut Suppliers to ensure the sale of consistent high-quality products and better income for both groups.



VKP Signs New MoU for MGP for TN Rural Enterprises

To empower existing and new grassroots enterprises in Tamil Nadu with MGP, VKP has been signing MoUs with various formal banking and financial institutions. In this regard, VKP entered into an MoU with IDBI Bank on 9 February 2023.



Convergence Meeting Discusses VKP Initiatives

On 30 March 2023, a convergence meeting chaired by ACS-Finance, GoTN, was held at the state secretariat. CEO-VKP/MD-TNCDW presented initiatives such as the Community Skill Schools (CSSs), Community Farm Schools (CFSs) and Matching Grant Program (MGP) in the presence of MD-THADCO, MD-TNSDC, CEO-NAAN(Mudhalvan) and the World Bank consultant. ACS Finance interacted with the Trainers/SPARKS and expressed his appreciation. He advised TNSDC to converge and explore the possibilities of scaling up CSS and CFS to the entire state and THADCO to utilize MGP portal.



Knowledge sharing—A key to development

A national-level event 'Orientation cum Training of Trainers on Financing of Women-led Enterprises', a 4-day programme from 21 to 24 March 2023 was organised by the National Rural Livelihood Mission-Ministry of Rural Development, Govt. of India, and TNCDW/TNSRLM at Chennai. The participants were from all State Rural Livelihood Missions (SRLMs).

Tmt. S Divyadharshini IAS, MD-TNCDW & CEO-VKP, Tmt. J E Padmaja IAS., COO-PM, Thiru. Ashuthosh Tandon, Operations Officer-IFC and Thiru. Aruljothi Arasan, COO PI-VKP enlightened the participants through their inaugural address. The NMMU team, GoI, World Bank, IFC, M2i & GAME facilitated the event and emphasized the importance of trainers, enterprise development, bankable business plan preparation and community participation for women's successes in securing loans for enterprises and thereby promoting enterprises.

PROJECT ASSISTANCE



Interaction with Namakkal beneficiaries

Thiru. Udhayanidhi Stalin, Hon'ble Minister for Youth and Sports Development and Special Programmes, visited Namakkal and interacted with VKP MGP and PG beneficiaries and distributed demand drafts of Rs. 66.41 lakhs to 1,374 beneficiaries and equipment. He also visited beneficiary stalls in which an oil extraction unit fabricated through FPO was displayed. A stall had a demo of agri equipment, and 4 stalls had products displayed. The minister congratulated the beneficiaries and asked them to continue their good efforts.



MGP Orders Issued to VKP Beneficiaries

At the welfare schemes distribution programme organized at Kalaignar Thidal, Madurai, on 6 February 2023, the Hon'ble Minister for Youth Welfare, Sports Development and Special Programmes, Thiru. Udhayanidhi Stalin, distributed the MGP loan order sanction to 25 beneficiaries from 4 blocks in Madurai, namely Thiruparrankundram, Madurai East, Melur and Kottampatti. He visited the stalls of VKP and enquired about the products of the Sakkimangalam Enterprise Group, which is a Narikuravas group working on the preparation of the Spadika malai. He also inquired about the beneficiaries' products on jute, coconut shell, pottery, oil extraction, etc.



Hon'ble MSME Minister Issues Grant Orders to Chengalpattu Beneficiaries

Thiru. T.M. Anbarasan, Honorable Minister of Micro, Small and Medium Enterprises (MSME) and Urban Development Board, distributed a grant of Rs. 9,22,689 from MGP to 3 beneficiaries in the businesses of Home Appliances, Utensils, Provisions and Bakery Products in the Grievance Day meeting at Chengalpattu.



Hon'ble Ministers Distribute Grants to Karur Beneficiaries

The Hon'ble Minister of Youth Welfare and Sports, Thiru. Udhayanidhi Stalin, and the Hon'ble Minister of Electricity, Prohibition and Excise, Shri. V.Senthil Balaji, distributed MGP grants of value Rs. 13.85 lakhs to 5 MGP beneficiaries and CFS kits value of Rs. 2.5 lakhs to 250 Dairy farmers at Karur.

Waste to Wealth Story:

Handcrafting beauty and functionality from weeds



Introduction

The water hyacinth or the Akaya Thamarai is an aquatic weed that grows with lightning speed on surface water. The weed prevents photosynthesis of aquatic plants which in turn kills the fish that depend on these plants for food. And it has to be completely removed to prevent reduction in water quality. However, VKP is encouraging the use of this vicious weed, and creating wealth from this waste. The Aakaya Thamarai Malargal Urpathi Thozhil Kulu, from Mela Aathoor panchayat in Alwarthirunagari block of Thoothukudi district, an enterprise group promoted by VKP, has been actively working to produce value-added products from the water hyacinth.

Harvesting the Weed and turning into fibre

In order to create value-added products, in the first instance the weeds need to be removed from the water. It is mechanically removed with the help of a dredge and the fibre is harvested to make a variety of craft items. Stems collected from the water bodies are cleaned and taken for fiber extraction. Roots and leaves are used as fertilizer. The stems are kept under sunlight for drying, which takes five to seven days. The dried stems are stored in a dry place to keep them safe from moisture. The water hyacinth is known for its elasticity and tensile strength which could be turned into green fibers for handicrafts and consumer utilities like ropes, seats, and placemats

VKP's intervention

The Thozhil Kulu has 20 members and was formed after a seven month residential training offered by skilled artisans from CREATIVE BEE Team in Hyderabad. The Project has supported this group with start-up grant of Rs. 75000. VKP has also supported them with a Business Innovation Promotion Fund of Rs.2.5 lakh for business expansion purposes.

Production and sales

The members are actively involved in weaving the fiber into coasters, baskets, yoga mats, fruit trays, lamp holders, handbags, and women's purses and providing them an alternate source of income. On average, the enterprise group generates an income of Rs. 1.8 –2 lakh in a month. Each member could earn an income of between Rs. 7,000 – Rs. 10,000 depending on the quantity and the actual finished products. The Group is planning to export handicrafts through Ramesh Flowers, a company in Thoothukudi District. They are planning on setting up of production unit with CEDAR Retail. They also plan to tie up with Rope India for handicraft products in future.



VAZHNDHU KATTUVOM PROJECT

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