



QUARTERLY NEWSLETTER VOL. 7 October - December 2023

VALAM

Together We Rise



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Tamil Nadu Rural Transformation Project
Vazhndhu Kattuvom Project



Point of View



Tmt. S. Divyadharshini, IAS

Chief Executive Officer
TNRTP-VKP, Chennai

As we reflect on the progress and impact of the Tamil Nadu Rural Transformation Project (TNRTP), it is with great pleasure that we announce the extension of this transformative initiative for an additional year. This extension allows us to amplify our efforts and reach more beneficiaries in the rural areas of Tamil Nadu, fostering sustainable development and empowerment.

In this quarter, our focus has been on the MSTM activities in Thiruporur, where we welcomed the esteemed World Bank team. Their observation underscored the comprehensive support provided to entrepreneurs, highlighting the effectiveness of our Entrepreneurship Development Programs (EDPs). The dedicated efforts of our Enterprise Community Professional (ECPs) and the pivotal role played by Panchayat Level Federations were commended during this engagement.

In our ongoing commitment to fostering innovation, we launched the #IdeaForChangeChallenge. We invite individuals and organizations to participate and contribute innovative solutions to address challenges faced by rural enterprises in Agriculture, Food Processing, Handicrafts, and Green Enterprises. This collaborative effort seeks to harness collective creativity and expertise for the benefit of our vibrant rural communities.

Furthermore, our collaboration with Loyola College, Chennai, has resulted in a significant upskilling initiative. The program on 'Communications for Social Transformation' conducted at Mahabalipuram emphasized the importance of effective communication, photography techniques, and short-form video content creation. This initiative aligns with our commitment to enhancing the skill set of our stakeholders for holistic development.



“Mathi in the City marks the inaugural phase of our empowering initiative. We've conducted exhibitions to showcase and sell these exceptional products crafted by Self-Help Groups (SHGs). The popularity of Mathi has been steadily growing, underlining the demand and appreciation for the unique offerings created by our talented SHG members.”



In closing, we are pleased to report the inauguration of a 3-day residential Training of Trainers (ToT) session on Micro-Enterprise financing at the State Institute of Rural Development (SIRD). This program, attended by key stakeholders, focuses on enhancing the knowledge and skills of district-level officers and field personnel across 11 TNRTP districts.

As we embark on this extended phase of the TNRTP, we express our gratitude to all our partners, beneficiaries, and stakeholders for their unwavering support. Together, we continue to pave the way for a brighter, more prosperous future for the rural communities of Tamil Nadu.



Nurturing Goats, Nourishing Communities: A TNRTP Success Story

Panchayat : **Kalyani**
Block : **Puduchatram**
District : **Namakkal**
Occupation : **Goat Breeding**
Training : **Community Farm School**

In the Kalyani Panchayat of Namakkal district, situated in the Puduchatram block, a group of women Enterprise Group are raising goats in a healthy manner by providing proper fodder. These individuals, who independently developed their goat-rearing skills, united to form a community farm school under the Tamil Nadu Rural Transformation Project (TNRTP). Through this group, they established a well-equipped community school to train women interested in goat rearing.

The Namakkal district, particularly in the Puduchatram block, has witnessed significant progress in dairy farming through

a well-structured training program initiated by Mr. Stalin, a dedicated trainer with 15 years of experience in cattle farming. The training, funded by the TNRTP initiative, granted a total amount of Rs.1,09,600 for the establishment of a community livestock school and the provision of quality training to 30 aspiring livestock farmers.

This initiative not only focuses on cattle farming skills but also emphasizes on the well-being of the community. The beneficiaries, particularly women, have received training in dairy farming, hygiene, and veterinary care, creating a positive impact on the health of the cattle and the

quality of the produced milk.

One of the beneficiaries, Bharathi, shares her experience, "I'm Bharathi from Kalyani village. I used to take care of the chores at home and raised two goats, but I didn't know how to take care of them properly. That's when they gave proper training in goat rearing through TNRTP community farm school in our village. Those of us who participated in it learned about goat rearing, fodder management and disease prevention methods. Based on that training, we are now rearing goats in a healthy way. We express our sincere gratitude to the Tamil Nadu Rural Transformation Program for training us."

Women Wealth, State's Strength



Happy
Beneficiaries



Sculpted idols from the soil, Transformed livelihoods through TNRTP!

Panchayat : **Keelkudi Amman Jaakki**
Block : **Aranthangi**
District : **Pudukkottai**
Occupation : **Sculpting**

My name is Poomathi. I am 22 years old, residing with my parents in Keelakudi, a village governed by the Amman Jakki in the district of Aranthangi, Pudukkottai. My mother is an active member of the Self-Help Group for around 11 years. Since 1970, we have been engaged in the tradition of crafting statues. We, as a family, unite to carry forward this traditional occupation. Creating mud idols, molding clay figurines, crafting mud horses for temple festivals, and selling Mother Goddess statues have been our main sources of income. Although the earnings obtained from these do not suffice

for our family, it adds charm to our craft. To augment our income, we work hard in our village, engaging in various community activities.

Through the guidance of a local entrepreneur, I learned about the Tamil Nadu Rural Transformation Project (TNRTP). This opportunity seemed like divine intervention. Leveraging this initiative, I applied for a loan through the internet to procure materials needed for crafting statues. The Indian Overseas Bank (IOB) granted me a loan of Rs. 4,00,000 with a 30% subsidy. With this financial aid, I purchased the required raw

materials and other tools. I plan to repay the loan starting September 2023, with a monthly instalment of Rs. 5153. This Matching Grant Fund has significantly improved my standard of living.

Furthermore, the project has provided us with training on business management, marketing our products in the market, and other business-related skills. Learning these skills has significantly contributed to the growth of our business. I express my gratitude to the TNRTP initiative for the assistance provided in our business development.

Women Wealth, State's Strength



Happy
Beneficiaries



Lighting up lives with TNRTP!

Panchayat : **Ulundurpet**
Block : **Melbhuvanagiri**
District : **Cuddalore**
Occupation : **LED Bulb Manufacturing**

In the Ulundurpet panchayat of Melbhuvanagiri block in Cuddalore district, young women from more than twenty families are engaged in skilled labour. Through the Tamil Nadu Rural Transformation Project, when the initiative to prepare for the growth and development work that the people participate in, it was decided to provide training for the young women in our village in LED bulb manufacturing.

At the foundation, the Tamil Nadu Rural Transformation Project, the 20 young female entrepreneurs from our village were selected to undergo training in LED bulb

manufacturing, which was provided through a grant of Rs. 75,000. To enhance their skills, we approached Senthil Kumar, who is associated with the local LED bulb manufacturing unit, and he is providing necessary training to the young women in the region. Recognizing their talent, he also set up a shop to manufacture LED bulbs and is helping us obtain the necessary raw materials.

Our trainer Senthil Kumar has provided us with a loan, evaluated by the local administration through the Tamil Nadu Rural Transformation Project, to continue our 20-day training. Currently, we are working under

Senthil Kumar, our trainer, and contributing towards the growth of our venture. Apart from this, we are also supplying LED bulbs to various individual entrepreneurs.

Through this effort, we are each earning a daily income ranging from Rs. 500 to Rs. 700. In addition to providing us with job training, Tamil Nadu Rural Transformation Project has given us the opportunity to earn a livelihood. We, the young women of Ulundurpet, express our gratitude to the Tamil Nadu Rural Transformation Project for providing us with training in LED bulb manufacturing.



Saravanan's Two-Wheeler Triumph in Walaja Tollgate

Name : Saravanan
Panchayat : Walajapet
Locality : Walaja District
District : Ranipet
Purpose : Community Skill School

In the bustling town of Walaja tollgate, where the rumble of vehicles never seems to cease, there stands a small but mighty mechanic shop owned by Saravanan, a determined 39-year-old with a story of success that defies the odds.

Saravanan, a high school graduate, found himself immersed in the world of two-wheelers at a young age. With a passion for fixing things and a knack for understanding the intricacies of motorcycles, he established a modest garage to cater to the needs of the local community. The turning point came when Saravanan, through a stroke of luck, learned about the Tamil Nadu Rural Transformation Project from a CSS trainer. Recognizing an opportunity to

enhance his skills and take his business to new heights, he eagerly enrolled in the Two-Wheeler Mechanic training program alongside 30 other CSS trainees.

During the training, Saravanan delved into the intricacies of the latest D6 bike mechanical work. He absorbed the knowledge like a sponge, honing his skills under the guidance of experienced trainers. The program not only equipped him with the latest industry practices but also opened doors to renowned companies such as TVS, Honda, and Hero.

Empowered with newfound expertise, Saravanan set his sights on expanding his small shop. The journey, however, required financial backing. Undeterred, he

approached the bank for a loan. It was then that he stumbled upon the Matching Grant Program through the Enterprise Community Professional (ECP), a discovery that would change the trajectory of his business. He was approved for a loan of Rs. 2,05,000. The funds injected new life into his business, allowing him to purchase advanced tools, upgrade his workspace, and hire three skilled workers to meet the growing demand.

Before the training, Saravanan's monthly income struggled to reach Rs. 500. Post-training, armed with a wealth of knowledge and an expanded workshop, his earnings soared to Rs. 1000. The success not only elevated Saravanan's standard of living but also created job opportunities for others in the community.



TNRTP's Crafty Thrive From Threads, We Strive.

Panchayat : **Puthavarayanpettai**
District : **Cuddalore**
Block : **Melbhuvanagiri**
Occupation : **Covering Jewellery
Manufacturing**

In the Melbhuvanagiri region of Cuddalore district, Puthavarayanpettai Panchayat, we, a group of 15 women engaged in handicraft making, are seeking work that provides higher income. When the Tamil Nadu Rural Transformation Project (TNRTP) initiated a program to prepare for growth and development in which people participate, we expressed our interest in seeking work in handicraft making through the TNRTP initiative. Recognizing that pursuing only handicraft making would bring limited income, we approached TNRTP with a request to form a self-help group (SHG) focused on handicrafts.

TNRTP responded by helping us establish a self-help group, and with their guidance, we approached the TNRTP office in Melbhuvanagiri. Following this, we were provided with an initial grant fund of Rs. 75,000. With this fund, we invested in acquiring raw materials for handicraft making. While our income was limited when pursuing individual craft-making activities, now it is a collective effort to ensure the success and profitability of the handicraft-making group.

We used to limit ourselves to tasks assigned by the covering chain, resulting in lower income. However, with the training and

enhancements provided through the program, we have geared up to progress in our business by engaging in activities such as powdering, blowing, machining, and earing, thereby maximizing our workforce's potential.

Previously, our daily earnings ranged from Rs. 100-200, but with the support of the scheme, we now achieve a daily income of Rs. 350-500. The scheme provided a startup fund of Rs. 75,000 to our working group, enabling us to procure raw materials for covering jewelry chains, expand production, and boost revenue. We extend our heartfelt gratitude to TNRTP for providing us with this valuable opportunity.

Women Wealth, State's Strength



Happy
Beneficiaries



Empowering Dairy Excellence: A Tale of Quality Milk Production and Community Transformation

Group : Pachal Milk Producers Group
Panchayat : Pachal
Locality : Puduchattaram
District : Namakkal

As dairy producers associated with the Pachal Milk Producers Group, we live in the Puduchattaram Block, Pachal Panchayat. Sixty dairy farmers, who rear our village's cattle, joined hands to initiate the dairy producer group. Proper training in quality milk production was needed for our group members. For this purpose, we provided pre-training in cattle rearing to 30 members of our group, funded by the TNRTP initiative. With the funds received, we started a community school for our dairy producers in our Panchayat.

Before embarking on the training for quality milk production from our cattle, there was a high mortality among our cattle. We struggled with both the cost of veterinary care and pasture management.

After starting the community school for dairy producers in our village and conducting training sessions on quality milk production, we saw a reduction in diseases affecting our cattle.

Additionally, the school addressed issues related to feed management, hygienic practices, and veterinary care. This initiative received financial support of INR 1,09,600 for the community school from the TNRTP program. With this fund, we started the community school for dairy producers in our village.

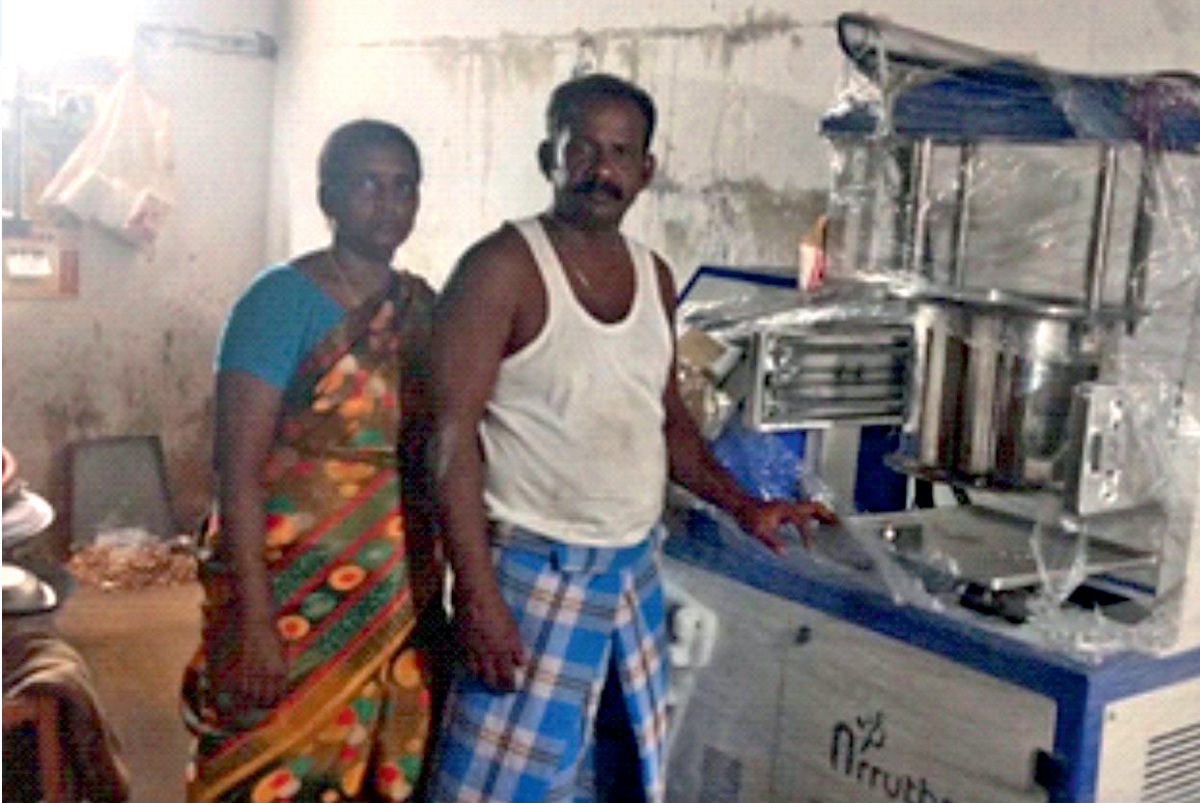
Through this training program, we successfully reduced the mortality rate among our cattle. Also, the expenditure on veterinary care and pasture management significantly decreased. The community school covered various aspects, including proper feed management, hygienic practices, and veterinary care, resulting in improved health for our cattle.

Furthermore, the community school provided knowledge on natural medicine for cattle and introduced practices such as hydroponics. The emphasis on disease prevention and good health practices for our cattle has been beneficial. As a result, we have managed to reduce the expenses related to disease management, and our cattle

are healthier.

Moreover, we learned about traditional veterinary medicine for cattle. By implementing effective disease prevention measures, we have been able to achieve an increase in milk production from our cattle. This success in the dairy sector has also led to a reduction in expenses associated with veterinary care, demonstrating the positive impact of the training.

In addition to these achievements, the community school has contributed to a significant improvement in the quality of milk produced by our cattle. By locally producing nutritious cattle feed, the cost of feed and the expenses related to external inputs have reduced. Before training the cost of maintenance was Rs.4000 per cow. Currently it costs only Rs.2,880. We express our gratitude for the support provided by the TNRTP initiative through this training in quality milk production from our cattle.



Rising Dough: A Tale of Sweets, and Transformative Dreams in Thathaiyangarpet

Name : Pazhani Vel
Occupation : Snacks Making
Town : Thathaiyangarpet
Block : Puduchatram
District : Namakkal

Hello, I'm Pazhanivel from the vibrant town of Thathaiyangarpet. For the past five years, I've been immersed in the world of handloom silk, simultaneously managing a successful bakery that caters to the sweet cravings of our community.

My journey took an unexpected turn when representatives from the Tamil Nadu Rural Transformation Project (TNRTP) knocked on my door. They wanted to know more about my business and if any women in my family were interested in joining a self-help group of entrepreneurs. That's when we identified my wife, Ramayi Pattiswamy, to be part of

this transformative initiative.

With the support of TNRTP's Women's Collective Fund scheme, we received the financial assistance needed to enhance our bakery. The funds were wisely invested in machinery, significantly boosting our production capacity. After I submitted the application under the guidance of the TNRTP Project Officers, a total project fund of Rs.3,30,282 was recommended. Out of which loan amount is Rs.2,97,000 and grant amount is Rs.99,085. After I got this co-subsidy loan, I bought a spinning machine. Today, thanks to this equipment, I efficiently

handle bulk orders, and our bakery has become a bustling hub, bringing joy to our customers.

Now, with five women employed in our bakery, our success is not just personal; it's a symbol of empowerment and economic growth within our community.

I am truly thankful for the opportunities created by TNRTP. Their impact extends beyond my business, touching the lives of entrepreneurs like me who've found wings to their dreams through this transformative initiative.

Women Wealth, State's Strength



Happy
Beneficiaries



We turned the challenges of daily wage labour into a flourishing cooperative!

Enterprise group : **Chithalandur Cooperative**
Occupation : **Tailoring**
Panchayat : **Chithalandur**
Block : **Tiruchengode**
District : **Namakkal**

We, residing in Chithalandru, Tiruchengode region, Namakkal district, have collectively transitioned from being daily wage laborers to running a successful cooperative. Our entire family, including women, actively contributes to the income, fostering a sense of self-employment. Initially, we individually pursued handloom weaving but faced challenges in terms of profitability and income distribution, with all profits flowing to the primary entrepreneur. It was then that the idea struck us: if each individual becomes part of a cooperative, every member benefits equally from the business's profits.

Beginning this cooperative journey doesn't just require effort but also substantial capital. Having saved small amounts, we, as a group, sought financial assistance. During

this time, officials from the Tamil Nadu Rural Transformation Project (TNRTP) reached out to us, inquiring if we, particularly women in our family, were interested in forming a self-help group or cooperative. Fifteen of us united to form a group, and we approached the TNRTP office in Tiruchengode.

After conducting interviews and research, the TNRTP officials recommended our project to the district-level office, and subsequently, our proposal was forwarded to the state-level office. Following this, we were provided with an initial grant of Rs. 75,000. With this fund, we purchased a handloom machine. Though individual profitability and loss existed before, it is now a collective responsibility to ensure the cooperative's success and profitability.

Previously, we had tried approaching

individual entrepreneurs in our village for financial support, but it was not fruitful. It was only when we sought support from larger organizations that we secured significant financial assistance. Today, our cooperative's growth is not only evident in our village but also in the wider community. The success of our group has led to our recognition in the region.

We find inspiration in cinema, where women lead characters and face challenges. By translating that inspiration into our real lives, we have made progress. The Chithalandur Handloom Weaving Cooperative stands as a testament to our journey, and we express our heartfelt gratitude to the Tamil Nadu Rural Transformation Project for their support.



October



TNRTP's COO (PM) Visits Salem for Entrepreneurial Support

TNRTP's COO (PM) Smt. Chitra Vijayan IAS embarked on a supportive visit to project support companies Senganthal FPCL, Valarvalam FPCL, MGP beneficiaries, and the censor-based sewing machine EG in Salem. During this insightful visit, she distributed MGP funds, demonstrated her unwavering support, and engaged in discussions to assess the progress of these entrepreneurial ventures.



Mayiladuthurai Workshops Illuminate Entrepreneurial Skills

Women entrepreneurs in Mayiladuthurai were empowered through a 'Cattle & Azolla Workshop' organized by CFS, along with a 'Financial Literacy Skill Development Programme' by MSTM (OSF). These initiatives not only imparted valuable skills but also strengthened the financial acumen of the participants.



Chennai Workshop Enhances Auditing Skills for TNRTP Officers

A dynamic workshop on 'Internal Auditing & Legal Compliance of PCs' unfolded at Hotel Hablis, Chennai, on October 18th. Facilitated by Mr. Ilayaraja, CA, and Mr. Pavan Kumar, Company Secretary, the event successfully upskilled 45 TNRTP YP and EOED officers, enhancing their capabilities in navigating the intricate landscapes of internal auditing and legal compliance for Producer Collectives.



Regional Empowerment: MSTM Workshop Across Districts

A regional MSTM Workshop became a knowledge hub, upskilling DEO, YP, EO (ED), EDO, and EFO Officers in Madurai, Theni, Dindigul, Ramanathapuram, and Sivagangai. This collaborative effort aimed to empower officers with the latest insights and methodologies in their respective fields, fostering continuous growth and development.



November

World Bank Acknowledges Entrepreneurial Excellence at TNRTP's MSTM

The World Bank South Asia team visited TNRTP's Mathi Siragugal Thozhil Maiyam in Thiruporur, commending the robust entrepreneurial support system. They interacted with graduated ECPs, recognizing their achievements, and gained insights into the empowering role of Panchayat Level Federations (PLFs) in SHG development.



COO and DEO Collaborate with New Furniture-Making CSS Trainer

In Tirunelveli, TNRTP's COO and DEO actively engaged with a new furniture-making Community Skill School trainer. This collaborative effort aims to enhance training initiatives and contribute to the skill development of local entrepreneurs.



Krishnagiri District Collector Inspects Yeram FPO and Engages with CSS and CFS SPARK Trainees

Krishnagiri District Collector actively inspected the operations of Yeram FPO, emphasizing hands-on learning. The engagement with CSS and CFS SPARK Trainees at Kallukuruki Panchayat showcases the practical aspects of agricultural and entrepreneurial practices.



RPL Assessment Certifies 90 CSS Trainers in Varied Trades

The Recognition of Prior Learning (RPL) assessment, conducted by TNSDC, CIDC, and the Department of Employment & Training, certifies 90 CSS trainers. Their expertise spans two-wheeler service, masonry, and electrical trade, contributing valuable skills to the workforce.



SIRD-Directed ToT Training on Micro-Enterprise Financing Benefits TNRTP Officers

Inaugurated by the SIRD Director and DCOO-BPF, the 3-day residential Training of Trainers (ToT) on Micro-Enterprise Financing enhances the skills of TNRTP DEOs, YPs, EFPs, EO-BPFs, EDOs, and EFOs. This initiative empowers officers to facilitate effective micro-enterprise financing.



TNRTP and Loyola College Enhance Communication Skills for Social Transformation

Collaborating with Loyola College, TNRTP conducts a workshop on 'Communications for Social Transformation' at Mahabalipuram, upskilling 23 participants. This training focuses on effective communication, photography techniques, short-form video content, and other tools for driving positive societal change.



December

TNRTP Project forges Partnership with Punjab National Bank!

In a significant move, the TNRTP project has formalized a Memorandum of Understanding (MoU) with Punjab National Bank (PNB), aiming to channel MGP funds to additional beneficiaries residing in rural areas.



Vellore District Collector Grants MGP Financial Loan to TNRTP Beneficiary!

District Collector extends support to a Latheri Panchayat, K.V. Kuppam project beneficiary for the flour mill expansion, providing a Matching Grant Fund of Rs. 4,73,180.





Tamil Nadu Rural Transformation Project Vazhndhu Kattuvom Project

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