



QUARTERLY NEWSLETTER VOL. 9

January - March 2024

# VALAM

*Together We Rise*



Point  
of View



Happy  
Beneficiaries

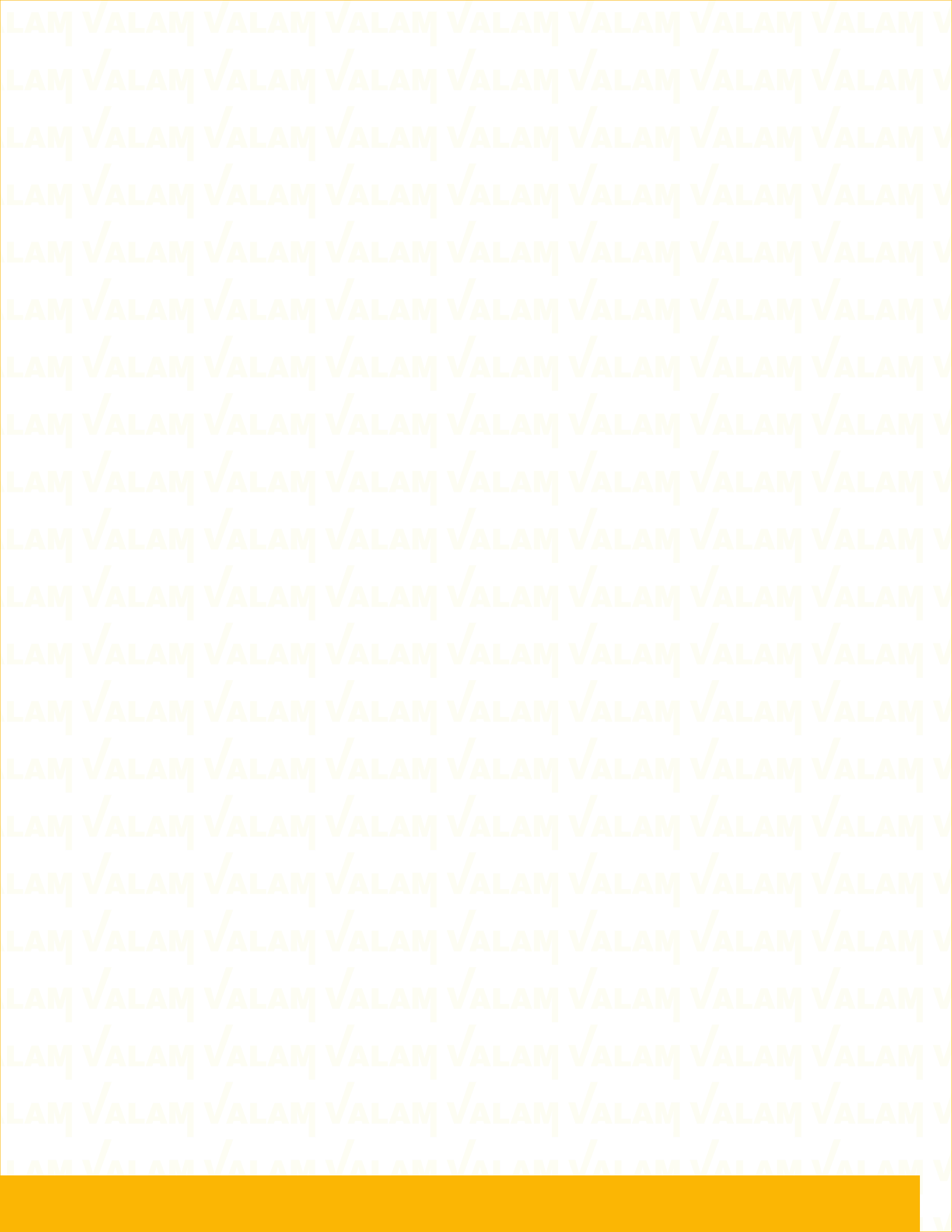


Events



Green  
Biz

**Tamil Nadu Rural Transformation Project**  
**Vazhndhu Kattuvom Project**







**Tmt. S. Divyadharshini, IAS**

Chief Executive Officer  
TNRTP-VKP, Chennai

# Point of View



**All initiatives and events organised are sure to bring about a positive change and uplift the livelihood of women and pave way for inclusive development of the state"**



Dawn of 2024, has been one of new opportunities and promising endeavours. On February 24, 2024, we had the privilege of hosting Anna Bjerde, Managing Director of Operations at the World Bank, and her esteemed team. Their visit to our exposition, showcasing the products crafted by TNRTP beneficiaries, and to assess the progress of the project in the last six months was a significant moment for us. The function was presided over by Dr P. Senthil Kumar I.A.S., the Principal Secretary to Government, Rural Development and Panchayat Raj Department, and me. The team interacted with the project supported SHG members and Bankers. The event was organized and participated by TNRTP Officers.

Anna Bjerde's keen interest in exploring each stall and her appreciation for the high quality of the products was truly heartening. The gathering brought together various stakeholders of the TNRTP, fostering collaboration and exchange of ideas. The presence of personnel from banks and TNRTP officials further enriched the interaction.

Over 15 beneficiaries of the Tamil Nadu Rural Transformation Project (TNRTP) felt honoured this month, when they were empowered by the Honourable Minister of Youth Welfare and Sports Development, Thiru. Udhayanidhi Stalin, in Erode. With a substantial Matching Grant Programme fund amounting to Rs. 64,34,730, these beneficiaries were provided with the resources needed to further their entrepreneurial ventures.

## **Bootcamps**

As part of the TN RISE Entrepreneurship Boot Camp aimed at fostering comprehensive business development,

entrepreneurship selection camps were convened across all districts in the state, where the TNRTP project has made a notable impact, from February 13th to 19th, 2024. By hosting these camps across multiple districts, the government and TNRTP aimed to reach a wide range of aspiring entrepreneurs, ensuring equal opportunities for women from diverse backgrounds.

## **Expositions**

In this quarter, three expositions were held to empower beneficiaries of TNRTP and drive economic growth through entrepreneurship. TN Beats Expo 24, held at the World Trade Centre, Nandambakkam, unveiled a diverse array of products, ranging from groundnut oil, sesame oil to palm leaf products and captivating Kurumba paintings, especially from SC and ST.

Another notable event was the Millet Expo, held in Bangalore, which brought together millet enthusiasts and industry stakeholders to celebrate the nutritional and culinary wonders of this ancient grain.

The Tamil Nadu Development for Women Development Corporation participated in the 48th India Tourism and Industrial Trade Fair at Island Ground in Chennai. It served as a platform to showcase the entrepreneurial spirit of women beneficiaries of TNRTP. All these events have thus served as a testament to the collaborative efforts of the TNRTP in driving positive change and uplifting livelihoods.



## SCHEME GAVE US FUNDS WE STITCHED THE TRENDS

Name : **Rajeswari,**  
Panchayat : **Kottanatham**  
Block : **Gujiliyamparai,**  
District : **Dindigul**  
Business : **Textile industry,**  
Number of members: **40**



Fuelled by a desire for economic independence, I embarked on establishing a garment unit with the backing of the Tamil Nadu State Rural Livelihood Mission. Initially comprising just 40 women under the Poverty Alleviation Scheme, our venture gained momentum with the arrival of the Tamil Nadu Rural Transformation Project in our block of Dindigul district. They conducted extensive discussions with our women's group, offering valuable insights on optimizing our operations and introducing innovation.

Recognizing our sourcing challenges from Karur for materials, the team tailored suggestions to enhance our products and expand our market reach. Guiding us through the application process, they facilitated access to grants, enabling the procurement of essential machinery and equipment. For instance, the team helped us to fill the forms to obtain grants and helped us to submit the same to the government. Once they released the funds after we submitted the right documents that were scrutinised by authorities concerned, we were able to purchase sewing machines,

cutting machines, tables and other necessary furniture for the business.

Today, our business thrives with seamless operations and a growing clientele, predominantly in Karur. Timely deliveries and product innovation have fueled our exponential growth, leading to increased employment opportunities within our garment unit. Grateful for the transformative impact of government initiatives, we are indebted to the TN government for revolutionizing our livelihoods.





## FACILITATING BETTER ACCESS GROUPS MOVE TOWARDS SUCCESS

Name : **Landhakottai Vivasaya  
Urpathiyalargal kuzhu**  
Panchayat : **Landhakottai**  
Block : **Gujiliyamparai**  
District : **Dindigul**  
Business : **Cattle Feed Business**  
Number of members: **60**

Farmer Producer Groups (FPGs) play a crucial role in fostering cooperation and camaraderie among farmers, enabling them to engage in various agricultural activities and leverage government schemes effectively. Serving as a vital link in the farm-to-table chain, FPGs empower farmers to navigate market dynamics and negotiate with stakeholders.

In 2019, our community in Gujiliyamparai recognized the potential of forming an FPG to enhance market intelligence and strengthen our bargaining power. With over

30 members joining our group on 20/07/19, we secured a loan of Rs. 1,00,000, which was allocated among the members and meticulously repaid.

The intervention of TNRTP further enriched our agricultural practices, with insightful meetings focusing on optimizing farming methods, household incomes, and exploring ancillary businesses. Inspired by these discussions, we identified the cattle feed industry as a lucrative opportunity to boost milk production in our villages.

The subsequent expansion of our FPG

attracted more members, swelling our ranks to 60. With the initial grant of Rs. 75,000 from TNRTP, we delved into the intricacies of cattle feed production and strategically priced our products to penetrate local markets. The venture yielded promising returns, motivating us to diversify into farming and milk production-related merchandise.

Grateful for TNRTP's transformative impact on our lives, we remain optimistic about the future and look forward to continued growth and prosperity.



## PASSION WITH PICKLES LIFTED MY LIFE'S TRIFLES

Name : **Anandhi**  
Panchayat : **Anjukottai**  
Block : **Thiruvadanai**  
District : **Ramanathapuram**  
Business : **Pickle making**



I am Anandhi, a determined entrepreneur who has made significant strides in the pickle business. Driven by a strong desire to enhance my personal growth, assert my individuality, and bolster my financial stability, I joined the Malligai Women Self-Help Group (SHG) six years ago, which proved to be financially rewarding.

During a post-pandemic SHG meeting, we learned about the funding opportunities offered by the Tamil Nadu Rural Transformation Project (TNRTP). Eager to seize the opportunity, many members, including myself, applied for the funds.

I was elated when I received a sanction of Rs. 25,000 to kickstart my own venture (Mummy Pickles).

My life took on a flavourful twist and with newfound financial independence, I ventured into the pickle business. While the initial growth was slow, I was determined to expand. However, financial constraints hindered my progress. Just when I was on the verge of giving up, I learned about the support provided by TNRTP, offering a 30% subsidy and 10% marginal amount to supported entrepreneurs. With the assistance of authorities and the Mathi

Siragugal Thozhil Maiyum (MSTM) Service Centre, I applied for the scheme, and my hopes were not in vain. I secured a loan of Rs. 4,36,356 from the bank.

This timely financial boost propelled my business to new heights. Today, my pickles are sought after by customers from neighbouring villages, and I generate a daily income of Rs. 3,000-3,500. My success is a testament to my perseverance and the unwavering support of the Government. I am confident that resilient women like myself will continue to leverage such government schemes to carve out successful paths for themselves in the future.





## GIFT-MAKING GIVES ACCESS A TNRTP INITIATIVE SUCCESS

Panchayat : Vetuvapalayam  
Block : Avinashi  
District : Tiruppur  
Business : Handicraft items  
from banana fibre

The Tamil Nadu Rural Transformation Project (TNRTP), renowned for its success statewide, has brought about a remarkable transformation in the lives of women across three remote villages: Kurumpalayam, Asananipalayam, and Vettuvapalayam.

In a pioneering initiative, women were equipped with training to craft handicraft items using banana fibre. Commencing on June 23, 2023, at the Community Skill

School within their villages, the TNRTP launched a specialized training program. Renowned expert Mr. Sankar Subramaniam led the training sessions, starting in September 2023.

The women of Vettuvapalayam exhibited immense enthusiasm for learning this art, diligently attending classes from 10 am to 2 pm each day. As the program concluded, participants were enlightened about various

TNRTP schemes, particularly the Matching Grant Programme (MGP), designed to incentivize individual entrepreneurs.

Acknowledged with certificates, the women are eager to advance their businesses and improve their livelihoods. Grateful for the government's initiative, they are poised to embrace a brighter future.





## GOVT SCHEMES HELP BUILD TEAMS

Name : **S. Kalpana**  
Group : **Mugaliamma SHG**  
Panchayat : **Mooduthurai**  
Block : **Kaaramadai**  
District : **Coimbatore**  
Business : **Carpet industry**



I, S. Kalpana, a high school graduate, led a contented life as a homemaker while my husband managed our family's power loom business. However, a visit to my brother-in-law's carpet business in Tirupur sparked my interest in entrepreneurship. Intrigued by the potential in the carpet industry, I delved into learning its intricacies and exploring avenues for my own venture.

Connecting with the Self-Help Group (SHG) in my village led me to the Tamil Nadu Rural Transformation Project (TNRTP), where I

sought assistance to kickstart my carpet business. With their support, I secured a bank loan of Rs. 3,00,000, which enabled me to procure machinery and hire three employees.

As I gradually mastered carpet-making techniques and implemented effective marketing strategies, my business flourished. Today, I take pride in not only being a successful businesswoman but also an employer, providing livelihoods to others. With a monthly profit of Rs. 20,000 and

growing demand for my high-quality carpets, I am motivated to expand my business further.

This journey of personal and professional growth wouldn't have been possible without the guidance and support of TNRTP. Grateful for the opportunity to realize my dreams and achieve economic independence, I am inspired to continue striving for success in my entrepreneurial journey.





**HANDS THAT  
PLAY WITH CLAY  
ARE NOW  
HERE TO STAY**

Group : **Pottery Enterprise Group**  
Panchayat : **Rangappanur**  
Block : **Sangarapuram**  
District : **Kallakurichi**  
Business : **Pottery industry**

In the district of Kallakurichi lies our village, Rangappanur, home to just over 2,000 residents. Our community thrives on agriculture, with many of us relying on daily wage labour. Among us, some are skilled in pottery and other clay-related crafts. However, lacking business expertise and proper guidance, our potters struggle to make ends meet.

When the TNRTP reached out to our village, we were elated by the opportunity it presented. They enlightened us about various government schemes and how we could benefit from them. Inspired by the

information, 16 potters united to form a group and joined forces with TNRTP. Each member received assistance in opening a bank account, and TNRTP provided an initial fund of Rs. 75,000. Additionally, they facilitated the acquisition of a crucial mud kneading machine through a tender process.

This machine, priced at Rs. 75,000, significantly reduced our workload, allowing us to increase pottery production and seize more business opportunities. TNRTP also aided us in selling our products at profitable rates, leading to growth in our savings.

Furthermore, a government Green Audit team visited our workspace, offering valuable advice on environmental preservation. We diligently followed their guidance, which proved enlightening for all of us.

We extend our gratitude to TNRTP and the Tamil Nadu government for paving the way for a better livelihood and imparting knowledge on environmental stewardship. We pledge to adhere to their guidelines and continue our journey towards sustainable prosperity





## TASTEBUDS WILL TICKLE WITH OUR JUICY PICKLE

Name : S. Gomathi  
Group : Suvai Pickle Enterprise  
Group  
Panchayat : Udayamarthandam  
Block : Muthupettai  
District : Tiruvarur  
Business : Pickle Business



I am S. Gomathi, member of a women's self-help group for almost five years. While each of us in the group pursued individual businesses, it was the intervention of TNRTP in our village that sparked the idea of collaborative entrepreneurship. Following comprehensive training sessions attended by 35 SHGs on pickle, masala powder, and appalam making, 14 women were selected to form a cohesive team.

We pooled together Rs. 8,400 and established a bank account to formalize our venture. Addressing various business-related challenges, we presented our proposal to TNRTP, ultimately securing a grant of Rs. 75,000. This marked the beginning of our journey, as we delved into pickle and other product manufacturing, maintaining high standards.

Today, we generate an income of nearly Rs. 10,000 monthly. This initiative has empowered us to stride confidently in our endeavours, no longer reliant on external factors. We express our heartfelt gratitude to TNRTP for their guidance and unwavering support in our entrepreneurial pursuits.





## WHITE AS THE MILK BUSINESS IS SMOOTH AS SILK

Name : **A. Kalaimani**  
Panchayat : **Peraiyur**  
Block : **Needamangalam**  
District : **Tiruvallur**  
Business : **Mariamman Milk PG**

As a longstanding member of the Mullai Women Self Help Group for nearly seven years, I, A. Kalaimani, was intrigued when I learnt about the opportunities provided by the TNRTTP. Together, some of us from the village gathered and established a Farmer Producer Group in our village to harness the benefits offered by the project. Word quickly spread, and an impressive 70 women from Peraiyur joined our ranks, each contributing

a membership fee of Rs. 100. With assistance from the TNRTTP, we set up a bank account for the group and submitted our proposals for consideration.

Upon review, the TNRTTP allocated a generous sum of Rs. 75,000 to our group, enabling us to procure essential equipment and vessels to launch a milk business. With surplus funds, we ventured into establishing a cattle feed outlet as well. Presently, our

group successfully sells 900 litres of milk to Aavin daily, resulting in a substantial income ranging from Rs. 15,000 to Rs. 20,000.

Looking ahead, we aspire to expand into selling various milk products. We express our heartfelt gratitude to the TNRTTP for empowering us to secure a sustainable livelihood and for significantly improving our quality of life.

## TNRTP SIGNS MoU WITH NABKISAN



The Tamil Nadu Rural Transformation Project (TNRTP) has recently entered a Memorandum of Understanding (MoU) with NABKISAN to enhance financial access for Farmer Producer Companies (FPCs). This collaboration aims to streamline the process of accessing finance from formal institutions, empowering FPCs to leverage financial resources effectively for their development initiatives. Through this strategic partnership, TNRTP and NABKISAN are poised to catalyse rural economic growth and foster sustainable agricultural practices across Tamil Nadu.





## TWO-DAY MICRO-ENTERPRISE FINANCE TRAINING



The Tamil Nadu Rural Transformation Project (TNRTP) organized a comprehensive 2-day Micro-Enterprise Finance training session for Enterprise Community Professionals (ECPs) and block staff. The training took place on January 23<sup>rd</sup> and 24<sup>th</sup>, providing participants with valuable insights and tools to enhance their understanding of micro-enterprise finance. Through this initiative, TNRTP continues its commitment to empowering entrepreneurs and strengthening the economic landscape of Tamil Nadu.



## SHOW OF TALENTS, EXPOSITION OF PRODUCTS



TNRTP, in collaboration with TAHDCO and CII, orchestrated a significant entrepreneurial event recently. It was mainly held to showcase the talents of five SC/ST beneficiaries and the exposition of the products made by them created a huge impact on the onlookers. The beneficiaries were from various districts including Tiruppur, Madurai, Virudhunagar, Nilgiris, and Tirunelveli. The event, which was held on January 26<sup>th</sup> and 27<sup>th</sup>, served as a platform to bring out the latent capacity of the women. The event also highlighted the innovation and entrepreneurship within these communities, furthering the mission of economic empowerment and inclusion spearheaded by TNRTP.





## MINISTER PROVIDES MATCHING GRANT FUND



On February 8th, Honourable Minister of Youth Welfare and Sports Development, Shri. Udhayanidhi Stalin, provided empowerment to 15 TNRTP beneficiaries. A Matching Grant Programme (MGP) Fund totalling 64,34,730 was allocated for this purpose. The Matching Grant Programme (MGP) is a financial assistance initiative designed to support entrepreneurship and economic development initiatives, particularly targeted towards marginalized and underprivileged communities. Under this program, beneficiaries receive grants that are matched with their own contributions or investments, thereby leveraging resources and maximizing impact.



## WORLD BANK VISIT



On February 24<sup>th</sup>, World Bank's Managing Director of Operations, Ms. Anna Bjerde, along with her team, paid a visit to interact with beneficiaries of TNRTP and to assess the progress of the project in the last six months. The event was chaired by Dr. P. Senthil Kumar I.A.S., Principal Secretary to Government, Rural Development and Panchayat Raj Department, and Ms. S. Divyadharshini I.A.S., CEO of TNRTP. Ms. Anna Bjerde went around all the 17 stalls which were set up by TNRTP beneficiaries and engaged with the women entrepreneurs who had put up an array of handmade items including sculptures, wood carvings, bio seed rolls, as well as household essentials like oils, spices, cleaning supplies, organic beverages, and bakery goods. She engaged in discussions with them regarding marketing linkages, optimal product selection, product varieties, customer preferences, and frequency of purchases.





## TNRISE BOOT CAMPS ACROSS TAMIL NADU DISTRICTS



Entrepreneurship selection camps or bootcamps were convened across all districts in the state, where the TNRTP project has made a notable impact, from February 13<sup>th</sup> to 19<sup>th</sup>, 2024. These camps were part of the TNRISE Entrepreneurship Boot Camp initiative aimed at providing comprehensive business support to aspiring women entrepreneurs.

As many as 1211 women entrepreneurs participated in the TNRISE Boot Camp, which focuses on facilitating business growth and development.

The efforts of the TNRISE Boot Camp were commended by distinguished officials, including DC Thiru Johny Tom Varghese I.A.S. at the Rural Development and Panchayat Raj Department in Nagapattinam on February 14<sup>th</sup>. Similarly, DC Ms. M. S. Sangeetha, I.A.S. inaugurated the TNRISE Bootcamp for Women Entrepreneurs in Madurai, on February 15<sup>th</sup>.

## LED SCREEN INSTALLED IN KRISHNAGIRI



An LED screen has been installed at the Krishnagiri District Collectorate office under the direction of DC Ms. K. M. Sarayu, I.A.S., to promote Mathi Siragugal activities. This initiative underscores the significance of these activities in promoting entrepreneurial development and empowerment across Tamil Nadu.

## ENTREPRENEURSHIP PROGRAMMES



The TNRTP conducted an Entrepreneurship Development Program (EDP) training session, enhancing the skills of 30 members from Coimbatore, Erode, and Nilgiris.



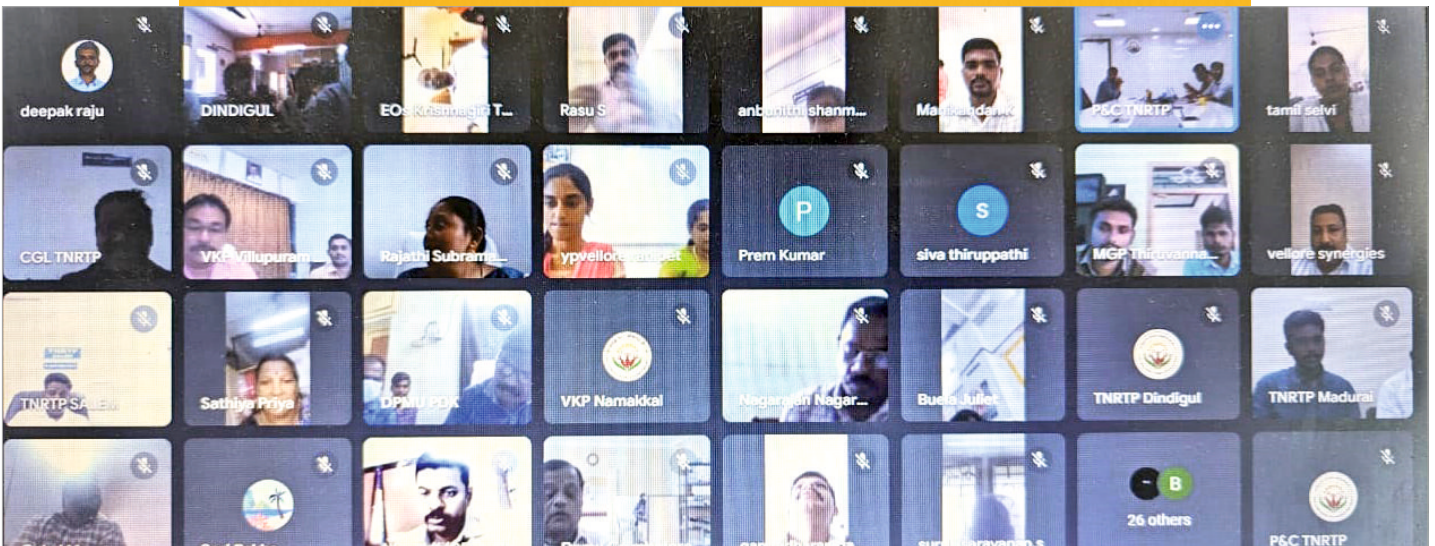
## 60 CERTIFIED SKILL TRAINERS



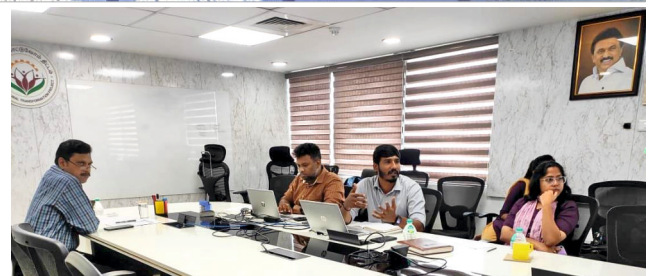
Through the Recognition of Prior Learning (RPL) assessment conducted by TNRTP, TNSDC, CIDC, and the Department of Employment and Training, 60 Community Skill Schools trainees (30 in Masonry, 30 in Electrical Trade) received accreditation. This certification took place at the Industrial Training Institute (ITI) in Madurai from February 1<sup>st</sup> to 2<sup>nd</sup>.



## REFRESHER TRAINING PROGRAM



A Refresher Training program for Procurement Management was organized, benefiting 80 District Executive Officers (DEOs), Young Professionals (YPs), and Enterprise Finance Professionals both in on-ground and online formats.





## GOVT SUPPORT FOR PCs



The Hon'ble Chief Minister of Tamil Nadu, Thiru M. K. Stalin, empowered the Thiruvavur Vidyaly Goat Rearing FPC, supported by TNRTF, with a Green Grant of 5 Lakhs.

## WOMEN'S DAY

On March 8, Woman's Day, as CEO of the TNRTF, Ms. S. Divyadharshini I.A.S., said that she was proud to be part of initiatives that empower women and catalyse economic transformation in rural areas. She emphasized that initiatives uplift entire communities, promoting socio-economic development and gender equality. "On this Women's Day, I celebrate the inspiring journey of women. I also wish to state that I will remain committed to supporting and nurturing the entrepreneurial spirit of our beneficiaries."



INTERNATIONAL  
*Womens Day*  
March 8

#InspireInclusion



## MoUs SIGNED



An MoU was signed between TNRTP and IC&DIC to empower MSTMs with training, funding, technical support, and certifications.

Tripartite MoUs were also signed between TNRTP, the winners of the 'Idea for Change Challenge' (solution providers), and TNRTP enterprises.



## PHOTOGRAPHY EXPO



The Thiruvavur District Collector, Ms. T. Charusree I.A.S., and A.R.R Seenivasan MLA Virudhunagar, have appreciated the TNRTP's Photography Stall Exhibition that was conducted in Thiruvavur.





# Diverse Technical Training Initiatives Empower Women



The technical assistance extended by the Tamil Nadu Rural Transformation Project (TNRTP) to rural women-led enterprises has served as a vital pillar, fortifying and empowering them. Established with the aim of fostering robust resources within rural businesses across Tamil Nadu, TNRTP has effectively rendered comprehensive support across 120 blocks spanning 31 districts, encompassing 3994 village Panchayats. The project is geared towards elevating women's skills to professional standards and enabling them to carve a niche in the business realm. To this end, the project has initiated four distinct Industrial Development Training programs tailored for rural women, equipping them with the necessary tools to thrive in the entrepreneurial landscape.

## **Apprentice and vocational training for individuals and working groups**

In rural areas, women and Women Self Help Groups (SHGs) are being empowered through diverse technical training initiatives. These programs encompass skills such as crafting handcraft items from palm leaves, shells, banana fibre, clay, and Lantana, as well as mastering Kurumba paintings and creating bio seed rolls. Moreover, training is provided in repairing air conditioners and two-wheelers, catering to diverse vocational interests. Tailoring, particularly aari embroidery, remains a popular choice among rural women, alongside weaving artificial silk and kora silk. Additionally, women express enthusiasm in learning to craft Tanjore dolls and various clay dolls. The Tamil Nadu Rural Transformation Project (TNRTP) actively supports these endeavours, providing tailored technical training to aspiring learners, thereby fostering empowerment within rural communities.

## **Enhancing agricultural efficiency Farm training for producer groups**

The TNRTP program aims to enhance the agricultural efficiency of farmers in rural areas by providing them with essential farm training. Through this initiative, women farmers receive funds and guidance to improve the quality and yield of their harvests. They are trained in various techniques such as producing natural fertilizers like Panchagavam, Vermi compost, fish amino acid, and honey solution. This ongoing training has enabled them to adopt natural farming practices at a lower cost, leading to improvements in soil quality and better management of water resources on their lands. As a result, they have not only created a healthier environment for human and biological diversity but have also evolved into successful producer groups.

## **Formation of Operational Teams**

The TNRTP facilitates the formation of working groups among rural women engaging in diverse vocational endeavours. These initiatives aid in establishing operational teams and securing financial support for their enterprises, including assistance in UDAYAM Registration, FSSAI License, PAN Card acquisition, and effective management of banking accounts. Additionally, the TNRTP supports the upskilling of women's groups, offering market linkages and business development training to enable direct selling of their produce.

## **Advancement of Farmer Producer Organizations**

Under the TNRTP scheme, Farmer Producer Organizations (FPOs) established as shareholders within Farmer Producer Groups (FPG) and individual farmers across Tamil Nadu's blocks have received extensive support. This assistance includes value addition for food products essential for the federation through vocational training. Moreover, initiatives encompass the establishment of business identities for direct product marketing, packaging, licensing, environmental sustainability, machinery support, procurement of transport vehicles, and enhancement of resource management skills.

## **Support Offered by "Mathi Siragugal Thozhil Maiyam"**

Under the TNRTP initiative, entrepreneurs across 120 blocks in Tamil Nadu have been provided with startup and fixed industrial support through the "Mathi Siragugal Thozhil Maiyam," a centre of excellence. The Tamil Nadu government has facilitated the initiation of activities in this centre by promoting various industrial projects and facilitating the collection of necessary documentation. This includes documents required under industrial plans, project proposals for financial assistance, mentorship for financial and technical support, establishment of business market linkages, securing legal clearances and industrial licenses, Udayam registration, and other services. These services are available online as well as through a direct process, ensuring comprehensive support for entrepreneurs across the state.

In this manner, the TNRTP provides guidance to all Tamil Nadu entrepreneurs, steering them toward the path of success.





## **Tamil Nadu Rural Transformation Project**

### **Vazhndhu Kattuvom Project**

Rural Development and Panchayat Raj Department

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