











Vazhndhu Kattuvom Project



Point of View





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Through the progressing journey of the "Vazhndhu Kaattuvom" scheme, I am delighted to mention here that so far, 5,21,966 beneficiaries have gained sustainable employment opportunities.

Greetings to all esteemed readers!

The TNRTP-VKP project, which is driving new developments in the industrial potential of Tamil Nadu's rural areas, has undertaken various commendable initiatives from July to September. Let's take a look at them here!

With the aim of elevating women entrepreneurs in Tamil Nadu to advanced business growth, the 'Tamil Nadu Rural Industrial Security and Enterprise Creation Center (TN-RISE)' was inaugurated on July 2, 2024, by the Honorable Minister of Youth Welfare and Sports Development, Mr. Udhayanidhi Stalin, at ITC Grand Chola, Chennai, on behalf of the Tamil Nadu Rural Transformation Project. Through this new partnership center, industry leaders, investors, and emerging women entrepreneurs will enhance their businesses and take them to the next level to meet new market challenges.

The primary goal of the TN-RISE initiative is to provide government-backed business support, create collaborative networks for enterprises, set up modern office facilities, and establish and sustainably develop women-led enterprises in Tamil Nadu. This includes providing facilities for business operations, market linkages, product quality improvement, supply chain solutions, and financial assistance, all aimed at helping entrepreneurs advance their businesses. I am pleased to share that we are actively moving towards achieving these objectives.

As the next major event of the "Vazhndhu Kaattuvom" scheme, the 'Rural India Summit 2024' was held on July 3 and 4, 2024, in Chennai under the TNRTP project. The summit featured discussions on sustainable inclusive growth and innovative ideas for rural India's transformation. Key stakeholders, including representatives from the World Bank, Gates Foundation, GDi partners, government officials, private sector representatives, human resource experts, and academicians, participated and committed to bringing about a new change in rural India's business development. Additionally, as part of the project's various developmental activities, project officers conducted field visits in districts like Trichy, Thiruvannamalai, Ranipet, Virudhunagar, and Salem, providing guidance on business development.



WITH MATCHING GRANT PROGRAMME FUNDS, MACHINES, GOOD INCOME, CHANGED OUR TRENDS!



: S. Yuvarani Name **Panchayat** : Kallipalayam Block : SS Kulam District : Coimbatore **Business** : Lathe Work Shop

Scheme Support: Matching Grant Programme (MGP)

My name is Yuvarani. My husband and I have been running a lathe workshop for 10 years. We wanted to expand our business, so we applied for the MGP loan through our self-help group. We received a loan of Rs. 2,70,000. With this, we bought a lathe machine and a drill top machine. Now, we are able to take on more work. Previously, we earned around Rs. 20,000 a month, but now our income has increased to around Rs. 35,000.



WE UNITED AS FARMERS, WE ARE GROWING AS PRODUCERS!



Group Name : Maize Farmer Producer Group

Village Panchayat : Erumalainaickanpatti

Block : Periyakulam
District : Theni

Occupation : Maize Cultivation Scheme Assistance : Startup fund

In the village of Erumalainaickanpatti in Periyakulam block, Theni district, we initially started as a group of 30 members who were already engaged in dairy farming. With guidance and support from the Tamil Nadu Rural Transformation Project (TNRTP) staff, we formed and began operating under the name "Maize Farmer Producer Group."

On 30th May 2022, we received a Startup fund of Rs. 75,000 through the TNRTP project. Using this fund, we purchased necessary rental equipment for maize cultivation, such as weeders and sprayers. We offered these machines to our group members at a nominal rental fee, enabling them to efficiently carry out their farming activities.

Additionally, we procured livestock feed through the group and sold it to our members. Over time, our group's membership

increased to a total of 90 members. Two of our members received specialized training on maize cultivation from the Agricultural Science Center in Theni district.

Through our livestock feed store, we have facilitated daily sales to both group members and the general public, generating a total revenue of Rs. 4,05,000. Our group has now become part of the Farmer Producer Organization (FPO), and 25 of our members have received certificates of membership by paying a fee of Rs. 1,000 each.

With the guidance of TNRTP staff and support from other sectors, our Maize Farmer Producer Group is thriving and operating successfully.



CAPTURING SUCCESS: TNRTP EXPANDS A RURAL PHOTOGRAPHY BUSINESS



: Rekha Name **Panchayat** : Navani Block : Puduchatram District : Namakkal

: Studio Photographer Occupation

TNRTP's Support: Matching Grant Program (MGP) Fund

My name is Rekha. My husband and I were running a small Xerox and portrait studio shop. We always dreamed of expanding our business. Earlier, I had availed myself of TNRTP's start-up loan of Rs. 50,000 to set up my business, which I promptly repaid. Later, when I learnt about TNRTP's Matching Grant Program (MGP) scheme, I was encouraged to apply.

TNRTP's Helping Hand

The bank manager visited our shop four times for evaluation. After assessments. we received an MGP loan of Rs. 5 lakh. With this, we purchased a Sony camera, a colour printer, a flicker, and flashlights. We expanded our business and also employed three additional people. Today, our monthly income has grown to Rs. 42,000. We feel immensely grateful towards TNRTP for its continual support.



PURCHASED 10 ARECA LEAF PLATE MACHINES, **EXPANDED BUSINESS, AND PROSPERED!**



: Sakunthala Name : Kokkarayanpettai **Panchayat** Block : Pallipalayam District : Namakkal

Business : Areca Leaf Plate Production

Scheme Support: Matching Grant Programme (MGP)

Mrs. Sakunthala has been producing areca leaf plates for 9 years. She used to buy areca leaves from Karnataka and produce around 600 plates per day, selling them locally. To expand her business, she applied for the MGP loan assistance under the TNRTP scheme.

Based on her application, she received a loan of Rs. 4,98,000. With this, she purchased 10 areca leaf plate machines and now produces up to 2,000 plates per day. Previously a small-scale retailer, she now supplies her products wholesale to large stores. Her monthly income has increased to Rs. 2,17,000.



WE ARE MAKING PROGRESS IN TWISTED CHAIN MANUFACTURING!



Name : D. Thangam : Kurudampalayam **Panchayat** Block Periyanaickenpalayam

District Coimbatore

Business : Twisted Chain Manufacturing Scheme Support: Matching Grant Programme (MGP)

> My name is D. Thangam. We have been making twisted (covering) chains for 20 years. Seven people work in our shop, and we run the business with loans through our group. To expand the business, I applied for the MGP loan through our PLF.

> I received an MGP loan of Rs. 2,22,222, which I used to buy copper wire, the primary raw material. I have hired 8 more workers, bringing the total to 15 employees. Initially, we made around 2,000 chains; now we produce up to 4,000 chains. Previously, our monthly income was around Rs. 20,000, but now it has increased to Rs. 40,000.



WE ENHANCED THE VALUE OF KURINJI MANILA AND ELEVATED OUR BUSINESS WITH REDUCED COSTS!



Name : Kurinji Manila Farmer Producer Company Limited

Panchayat : Krishnan Kuppam
Block : Kurinjipadi
District : Cuddalore

Business : Groundnut and Black Gram Production

Scheme Support: Startup Fund (Rs. 30 Lakhs)

Strength of the Company

Kurinji Manila Farmer Producer Company Limited was established in 2022 with the support of the TNRTP scheme. The company has 805 shareholders, of which 90% are women. The company comprises 62 Farmer Producer Groups (PGs) from 4 blocks dedicated to agricultural production. A share capital of Rs. 6,51,000 has been raised, and 10 directors, including 9 women, have been appointed to oversee the administration.

TNRTP Startup Fund

The first tranche fund of Rs. 5 lakhs was provided to set up the company's internal infrastructure. Subsequently, a second tranche fund of Rs. 10 lakhs was granted, which was used to purchase 1 wooden oil press, 1 stainless steel oil press, and a cake-breaking machine. These machines are used to process and add value to

groundnuts and black gram, which are then sold. Additionally, natural fertilizers are procured and sold at affordable prices to the cooperative's farmers and general cultivators, boosting the company's sales and revenue significantly.

Company Quality Enhancement

Furthermore, the company has obtained Seed License Certification for its green quality standards. For business facilitation, GST services, MSME, and e-NAM registrations have been completed. For food product quality, FSSAI certification from the government has been obtained, allowing branded products to be marketed and sold. The company, which is committed to selling high-quality products, plans to integrate 2,000 farmers as shareholders, driving the next phase of its growth.



WE ARE COLLECTING MORE PRODUCE AND REACHING NEW HEIGHTS IN BUSINESS!



Name : Madurai Multi Crop Farmer Producer Company Limited

Panchayat : Kottampatti Block : Melur District : Madurai

Business : Collection and Value Addition of Agricultural Produce

Scheme Support: Startup Fund (Rs. 30 Lakhs)

Strength of the Company

Madurai Multi Crop Farmer Producer Company Limited was established in 2022. The company has 1,002 shareholders from Melur, Kottampatti, and Thirupparankundram, 95% of whom are women, and 10 women serve as managing directors. A capital fund of Rs. 30 lakhs has been raised.

TNRTP Startup Fund

Through the TNRTP scheme, the company received its first tranche fund of Rs. 5 lakhs to establish its internal infrastructure. A second tranche fund of Rs. 10 lakhs was granted, which was used to collect

and add value to milk, coconuts, bananas, groundnuts, vegetables, and natural inputs, which are then sold wholesale. Additionally, products are marketed under the brand names 'Sarvodaya Milk' and 'MMM Cattle Feed'.

Company Quality Enhancement

Machinery for cattle feed production has been purchased, and feed is now being manufactured. The successfully operating company earns a monthly revenue of Rs. 8,00,000. For quality assurance, the company has obtained Seed Sales License, MSME registration, and FSSAI certification.



HIGH QUALITY IN MANGOES AND VALUE ADDITION IN FOOD PRODUCTS!



Name : Mancholai Farmer Producer Company Limited

Panchayat : Bargur
Block : Bargur
District : Krishnagiri

Business : Value Addition of Mango/Mango Products

and Other Agricultural Produce

Scheme Support: Startup Fund (Rs. 30 Lakhs)

Strength of the Company

Mancholai Farmer Producer Company Limited consists of 36 Farmer Producer Groups (PGs) with 904 female shareholders and has raised a capital fund of Rs. 9,04,000. The company, managed by 10 directors, specializes in adding value to mangoes, groundnuts, coconuts, finger millet, groundnut oil, and coconut oil, which are then marketed and sold.

TNRTP Startup Fund

The company received its first tranche fund of Rs. 5 lakhs through the TNRTP scheme to set up its internal infrastructure. A second tranche

fund of Rs. 10 lakhs was granted, which was used to purchase machines for value addition and packaging, expanding the business and ensuring profitable operations.

Company Development

This profitably operating company has secured GST services, MSME registration, FSSAI certification, and e-NAM application facilities to enhance its business operations.



JULY

A Joint Meeting of TNCDW's Project Directors and **TNRTP Project DEOs Was Held!**



A joint meeting of TNCDW Project Directors and District Executive Officers (DEOs) of the TNRTP project was held on 25.07.2024. The meeting was reviewed by Mr. Gagandeep Singh Bedi, IAS, Additional Chief Secretary of the Department of Rural Development and Panchayat Raj.

District Review Meeting Held at the TNRTP State Office!



A district review meeting on development activities was held at the TNRTP State Office on 31-07-2024. The meeting was reviewed by Mrs. S. Divyadarshini, IAS (CEO), Mr. N. Aruljothi Arasan (COO, Project Implementation), and Mrs. Shreya P. Singh, IAS (COO, Project Management). Other TNRTP project officers also participated and presented details about district operations.



AUGUST

Oil Processing Workshop Conducted by TNRTP and TNSRLM in Trichy!



An oil processing workshop jointly conducted by TNRTP and TNSRLM began in Trichy on 12.08.2024. The workshop was attended by 28 oil production entrepreneurs, who interacted with World Bank advisors Mr. R.S. Rekki and Mr. Mehul Sunil. On the first day, participants discussed oil production processes, market demand, monthly sales, pricing, and the challenges in the business and industry. TNRTP and TNSRLM officials from Trichy also participated in the workshop.

Workshop on Oil Processing with Expert Recommendations Held!



On the third day (14/08/2024) of the oil processing workshop organized by TNRTP and TNSRLM in Tiruchirappalli, key industry experts from Tamil Nadu Agricultural University (TNAU) conducted sessions on oilseed research, machine production, packaging technology, and oil production. This integrated training made the day highly informative and intellectually enriching.



Ranipet District Collector Reviewed the Business Growth of Nandini's Beauty Parlour Supported by the TNRTP Scheme!



Nandini from Sholingur, who runs a beauty parlour with the MGP loan assistance under the TNRTP scheme, had her business growth reviewed in person by Ranipet District Collector Dr. J.U. Chandrakala, IAS.

District Collector Interacted with LED Bulb Manufacturing Trainees and Beneficiaries at Jambukulam Panchayat CSS School!



Ranipet District Collector Dr. J.U. Chandrakala, IAS, visited Jambukulam Panchayat CSS School, where she reviewed the LED bulb manufacturing training and interacted with the group beneficiaries under the TNRTP scheme.



Progress Review Meeting on Project Activities Conducted under TNRTP!



On 06.08.2024, Mr. Aruljothi Arasan, ADRD/COO PI, conducted a progress review meeting on the project activities of TNRTP in the presence of Thiruvannamalai TNSRLM & TNRTP project staff, assessing the ongoing development works.

TNRTP Development Activities Reviewed!



During the Al training at the Madhavaram Aavin Center in Thiruvannamalai District, Mr. Aruljothi Arasan, ADRD/COO PI-TNRTP, interacted with the trainees. Additionally, he reviewed the food value addition activities at the FPC unit in Thurinjapuram.

PIP Training Program Conducted!



On behalf of TNRTP, Mr. Aruljothi Arasan, ADRD/COO PI-TNRTP, conducted the Chief Minister's Tayumanavar Scheme PIP training for project beneficiaries at Puthur Chekkadi Panchayat, Thandarampattu Block, Thiruvannamalai District



SEPTEMBER

Chengalpattu District Collector Reviewed TNSRLM and TNRTP Projects, **Urging for the Timely Completion of Pending Works!**



Chengalpattu District Collector Mr. S. Arunraj, IAS, reviewed the TNSRLM and TNRTP projects and urged the completion of pending tasks promptly. The DTFC meeting was held in Chengalpattu, where the committee recommended grants for 7 micro-enterprises and 1 small enterprise evaluated by the group.

District Collector Inspected the FPC Oil Mill in Salem!



During the 'Niraindhadhu Manam' event organized by TNRTP in Nallagoundampatti and Omalur blocks of Salem District, the District Collector, Dr. R. Brindha Devi, IAS, inspected an FPC oil mill. She stated that through the TNRTP scheme, Rs. 18.92 crores in financial assistance had been provided to 30,457 entrepreneurs in the district to enhance their businesses. TNRTP project team members participated in the event.



Sikkim 'INSPIRES' Team Visited the Successful Implementations of the TNRTP Scheme for 4 Days!



The Sikkim 'INSPIRES' team observed the successful implementations of the TNRTP scheme over a 4-day visit. Day 1 covered SPMU initiatives and TN-RISE operations, Days 2 and 3 involved visits to project areas in Villupuram and Thiruvannamalai, and Day 4 included an evaluation of their observations. TNRTP project officers were present throughout the visit.

TNRTP CEO and District Collector Reviewed and Discussed with Panchayat-Level Federations in Virudhunagar!



On 09.09.2024, TNRTP's Chief Executive Officer Mrs. S. Divyadarshini, IAS, and Virudhunagar District Collector Dr. V.P. Jayaseelan, IAS, visited Inamrettiyapatti Panchayat Union in Virudhunagar. They met with members of the Women's Self-Help Group under the Panchayat-Level Federation to review the group's activities, utilization of government schemes, and initiatives aimed at improving livelihoods.



TNRTP CEO and District Collector Reviewed Operations of Virudharasi FPC in Virudhunagar!



On 9th September 2024, at Periya Perali village in Virudhunagar Panchayat Union, the activities of Virudarasi FPC involving the value-added sale of agricultural crops were inspected by Mrs. S. Divyadarshini, IAS, Chief Executive Officer of the TNRTP Project, and Dr. V.P. Jayaseelan, IAS, District Collector. During this inspection, they provided guidance and suggestions on production methods, quality, expansion of production, government subsidy schemes, financial assistance, and marketing strategies to the members of the federation.

TNRTP CEO and District Collector Reviewed the Field-Level Sewing Enterprise Group in Virudhunagar!



TNRTP CEO Mrs. S. Divyadarshini, IAS, and Virudhunagar District Collector Dr. V.P. Jayaseelan, IAS, reviewed the field-level sewing enterprise group supported by the TNRTP scheme. During their visit to Pattampudur village in Virudhunagar on 09.09.2024, they examined the group's products, discussed marketing and expansion opportunities, and provided valuable recommendations to the members.

PROJECT GREEN INITIATIVES

TNRTP's Committed Green Efforts Contribute to Abundant Sustainability on World Nature Conservation Day!







World Nature Conservation Day is celebrated every year on July 28, emphasizing the benefits and importance of nature for current and future generations. In line with this, the Tamil Nadu Rural Transformation Project (TNRTP) has introduced green initiatives in agricultural and non-agricultural sectors in rural areas of Tamil Nadu, enhancing sustainable green growth. Beyond poverty alleviation, this project creates prosperous business opportunities in rural areas and stands as a pioneer in green initiatives.

Green enterprise initiatives are being implemented in 31 districts, 120 blocks, and 3,994 panchayats across Tamil Nadu through agricultural and non-agricultural enterprises.

Green Initiatives:

Integrated farming systems, integrated fish pond farming, integrated aqua farms, integrated banana cultivation, and community farm schools are actively promoted. Integrated pest management techniques such as solar-powered light traps and biological pest control using Bracon Brevicornis are also in operation. For value addition to agricultural products, solar dryers, solar-powered coconut

rope making, organic fertilizer production, solar sewing machines, solar fish dryers, solar rice mills, solar tunnel dryers, and solar-powered milk collection centers are in place.

Natural Resource Management:

Management efforts include domestic herbal farms, innovative wooden products from Ulnikuchchi, seaweed cultivation, spirulina, lotus stem handicrafts, agricultural inputs, organic fertilizers, vermicompost, and drip irrigation methods.

Green Innovative Industries:

Green businesses promoted include bio seed rolls, sustainable beekeepi3ng, lotus stem crafts, compressed earth blocks, organic sanitary napkins, value-added cow dung products, Panchagavya Vinayagar idols, herbal sanitary napkins, and biodegradable straws made from palm leaves.

Through these initiatives, TNRTP safeguards natural resources, fostering prosperous and sustainable rural economies in Tamil Nadu. This journey of success stands as a proud achievement for global nature conservation.







WOMEN'S EQUALITY DAY

Achieving Success with Equal Skills and Opportunities!







On Women's Equality Day (26.8.2024), women worldwide celebrated the equal rights, recognition, and achievements they have gained. Reflecting this, the state of Tamil Nadu, a pioneer in India, has supported and empowered women by protecting their rights and providing skills and entrepreneurial support for their success through the Vazhndhu Kaattuvom scheme.

For the success journey of Tamil Nadu women, the Tamil Nadu Rural Transformation Project (TNRTP) has supported the business growth of women self-help groups (SHGs) and their family members in rural areas across 31 districts of Tamil Nadu. Supported by the Government of Tamil Nadu, the scheme offers agricultural and non-agricultural skill training through Community Skill Schools and Farm Schools, enhancing the skills and knowledge of rural women.

The scheme has helped women engage directly in production and business by transforming them into individual entrepreneurs, enterprise groups, producer groups, and federations, providing them with the financial and technical support needed to run their businesses efficiently. To support women-led enterprises, TNRTP has established MATHI Wings Business Centers across Tamil Nadu, offering guidance and support for business growth, allowing women to excel in sustainable, eco-friendly industries.

Through these women-led enterprises, 5,21,966 beneficiaries have gained sustainable employment opportunities and economic growth. This stands as a testament to the success in promoting women's equality. This is a landmark achievement of the Government of Tamil Nadu.







Tamil Nadu Rural Transformation Project

Vazhndhu Kattuvom Project

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