



RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT

Poverty Alleviation Programme and Rural Indebtedness

POLICY NOTE 2023- 2024

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TABLE OF CONTENTS

Sl. No.	TITLE	PAGE No.
1.	Introduction	1
2.	Tamil Nadu Corporation for Development of Women (TNCDW)	11
2.1	History of TNCDW	13
2.2	Organisational Structure	15
3.	SHG Movement and Mahalir Thittam	19
3.1	IFAD Project	21
3.2	Mahalir Thittam	23
4	Livelihood Missions under TNCDW	27
4.1	Tamil Nadu State Rural Livelihoods Mission (TNSRLM)	30
4.2	National Rural Economic Transformation Project (NRETP)	31
4.3	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)	32
4.4	Tamil Nadu Urban Livelihoods Mission (TNULM)	32

Sl. No.	TITLE	PAGE No.
5.	Tamil Nadu State Rural Livelihoods Mission (TNSRLM)	33
5.1	SHGs under TNSRLM	36
5.2	Social Mobilization and Institution Building	39
5.3	Financial Inclusion and Access to Bank Credit	50
5.4	Social Interventions through Partnership & Convergence	57
5.5	Livelihood Promotion	66
5.6	Skill Training for Youth	84
5.7	Awards	87
6.	National Rural Economic Transformation Project (NRETP)	91
6.1	Model Block Level Federations (BLFs)	95
6.2	Digital Transaction	95
6.3	Piloting of Dual Authentication	96

Sl. No.	TITLE	PAGE No.
7.	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)	97
7.1	Call Centre for Skill and Livelihood	100
7.2	Soft Skills Training with British Council	101
8.	Tamil Nadu Urban Livelihoods Mission (TNULM)	103
8.1	Scheme Components	106
8.2	Partnership and Convergence	114
8.3	NULM components implemented by Directorate of Municipal Administration	115
9.	Tamil Nadu Rural Transformation Project @ Vazhndhu Kattuvom Project 2.0 (VKP)	117
9.1	Key Components	121
9.2	Support Institutions	133
9.3	Monitoring and Evaluation	134
10.	Conclusion	139

1. INTRODUCTION

Introduction

"பணத்தை வைக்க வேண்டியவர் வைத்து,
கொடுக்க வேண்டிய இடத்திலே கொடுத்து,
பெற வேண்டிய நேரத்திலே பெற்று,
அதை பாதுகாக்கின்ற அமைப்பாக
மகளிர் சுய உதவிக் குழுக்கள் உள்ளன".

இதே முறையில், இதே வகையில், இதே நிலையில், இதே கட்டுப்பாடுகளோடு, சட்ட திட்டங்களோடு, விதிமுறைகளோடு, பெண்களை சுய உதவிக் குழுக்களாக அமைத்து, அவர்கள் பாடுபட்டுப் பணியாற்றி, அக்கறையோடு இந்த இயக்கத்திலே ஈடுபடுகின்ற காரணத்தால் அவர்களின் பொருளாதாரம் உயர்ந்து, தற்சார்பு பெற்றவர்களாக, தங்களை உயர்த்திக் கொள்ளும் அளவிற்கு வளர்ச்சி பெற்று வருகின்றனர் என்பதை அறிந்து நான் இந்தத் தாய்மார்களையெல்லாம் மிக மிகப் பாராட்ட கடமைப்பட்டிருக்கின்றேன்.

முத்தமிழறிஞர் கலைஞர் அவர்கள் மாண்புமிகு முன்னாள் தமிழ்நாடு முதலமைச்சர்

புத்துலக ஆக்கத்திற்கு இன்றியமையாது இருப்பது பெண்களே. பெண்களின் சமூக - பொருளாதார உரிமைகளை மீட்கவும், பெண்கள் யாருடைய தயவையும் எதிர்பார்க்காமல், அவரவர்கள் சொந்தக் காலில் நிற்க வேண்டும் அவர்களுக்கு தன்மானத்தோடு வாழக்கூடிய அளவிற்குத் தன்னம்பிக்கையைத் தந்தாக வேண்டும்... என்பதை நோக்கமாகக் கொண்டு முன்னத்தி ஏராக முத்தமிழறிஞர் கலைஞர் அவர்களால் 1989ஆம் ஆண்டு தொடங்கப்பட்டதுதான் மகளிர் சுய உதவிக் குழு என்ற உன்னத இயக்கம்.

சொற்களால் பெண்களைப் போற்றி, செயல்களால் அவர்களை அடிமைப்படுத்திய பழமைவாத காலத்தை மாற்றிய நமது அரசு, பெண்கள் நலனும் உரிமையும் காத்திட என்றும் துணை நிற்கும்.

**அடிமைத்தனத்தை தகர்த்தெறியும்
வலிமைமிகு போர்க்குரல் பெண்களே..**

**திரு. மு.க. ஸ்டாலின்
மாண்புமிகு தமிழ்நாடு முதலமைச்சர்**

The Government of Tamil Nadu is a model welfare state which focuses on inclusive socio-economic development through multifarious schemes that provide opportunities for people at the bottom of the pyramid to access the benefits of programmes and projects and improve their quality of life. Tamil Nadu's women make up 49.9 percent of its total population. The State is conscious of the fact that expanding women's economic opportunities, benefits both women and society. The benefits include greater investments in children, reduced poverty and inspiration to the next generation of girls and women to make a lasting impact on the society and its economy.

Empowerment is a process of increasing the capacity of individuals or group to make choices and to transform

those choices into desired actions and outcomes. Tamil Nadu has been at the forefront of developing farsighted policies for empowerment of women. One such example, is gender equality in property rights which was enacted as early as 1989 in the state which was based on a resolution passed in a Self-Respect Movement Conference held in the State, way back in 1929.

Due to many years of pioneering socio-economic policies in the field of education, employment, critical infrastructure, social security schemes and welfare measures combined with increased industrialization, the women of Tamil Nadu are considered among the most empowered in the country.

The Self-Help Group movement started in 1989 by the then Chief Minister Thiru.M.Karunanithi is another major step in women's empowerment. SHG movement

became a catalyst for inclusive women empowerment aimed towards poverty alleviation, social transformation, socio-economic empowerment and financial inclusion of women.

Not only women, the poor and marginalised were specifically targeted through community mobilization, self-employment and group activities for income generation which have graduated into micro enterprises and clusters supporting lives and livelihoods of more than 50 Lakh women.

Today, Tamil Nadu Corporation for Development of Women is anchoring Rural and Urban livelihood Missions and World Bank assisted Vazhndu Kattuvom Project. These programmes are strongly entrenched in the concept of community driven development focusing on building institutions

of poor, creating social capital and ensuring sustainable livelihoods.

Ensuring last mile delivery of services for improving the socio-economic status of the poor, marginalized and vulnerable women and their families is the primary focus of these Projects. The community-based institutions and network of community professionals created by these projects are acting as channels for targeting the poor for scheme benefits and delivering Government services.

TNCDW also plays a vital role in strengthening the capacity of SHGs and federating them at Panchayat, Block and District level. The focus is on strengthening individual and group enterprises, aggregation of SHG products, value addition, standardisation and branding for realization of better commercial value by providing

online and offline platforms for SHG products to reach local as well as distant markets.

In addition to the above, TNCDW is also tasked with the responsibility of building skills and capabilities of the youth from poor families in rural and urban areas for enhancing employability and provide opportunities for wage-employment and self-employment.

Achieving Sustainable Development Goals (SDGs) of the United Nations relating to poverty alleviation, creating a hunger-free society, ensuring good health and well-being, promoting gender equality, facilitating economic growth, reducing inequality are all related to the poverty alleviation, livelihood promotion and other schemes implemented by TNCDW in partnership and convergence with other departments. TNCDW is taking all efforts to not only ensure sustainable

incomes for the target poor and marginalised sections of society through livelihood programmes but also converge all entitlements and scheme benefits to enhance their quality of life.

The three programmes for Poverty alleviation and livelihood promotion not only work in close co-ordination with each other but also with other departments in the state through convergence of scheme components, Human resource and funds for improving the lives and livelihoods of rural and urban poor and delivering on the goals of poverty-free Tamil Nadu.

**2. TAMIL NADU
CORPORATION FOR
DEVELOPMENT OF
WOMEN (TNCDDW)**

2.1 History of TNCDW

The Government of Tamil Nadu was one of the pioneering states to have a separate organization for economic development of Women and registered under the companies act as Tamil Nadu Corporation for Development of Women (DeW) and incorporated on 9th December 1983.

Tamil Nadu Corporation for Development of Women (TNCDW) was established with the primary objective of social and economic empowerment of women through education, employment, economic development and self-reliance.

TNCDW was under the administrative control of Social Welfare Department from inception till 2006. In July 2006, the Corporation was brought under the administrative control of Rural

Development and Panchayat Raj Department in order to bring about greater synergy and better co-ordination in implementing various schemes for Self-Help Groups and effective convergence at the grass root level with Panchayati Raj Institutions.

The Tamil Nadu Corporation for Development of Women nurtured the Self-Help Group (SHG) movement for overall development of women by instilling a sense of bonding, confidence and self-reliance through Community based organisations (CBOs) like Panchayat Level Federations (PLFs) and Block Level Federations (BLFs).

The Tamil Nadu Corporation for Development of Women is an umbrella organisation anchoring various poverty alleviation and livelihood missions working

for the improvement of poor, marginalised and vulnerable in both rural and urban areas.

2.2. Organisational Structure

Tamil Nadu Corporation for Development of Women is registered under the Companies Act, 2013 and the Principal Secretary to Government, Rural Development and Panchayat Raj Department is the Chairperson of the Board. The Managing Director as the functional head of the organization steers the Corporation and is ably assisted by the Executive Director, Additional Directors as heads of thematic verticals and supported by Joint Directors, Assistant Directors, Corporation staff and other Project staff at the State Office. Subject experts are brought on board as consultants to provide thematic inputs for financial

inclusion, agriculture and enterprise promotion.

At the District level, the District Mission Management Unit (DMMU) is headed by the Project Director (TNSRLM), who is a Joint Director level officer. The Project Director is assisted by the Assistant Project Officers for each thematic area, who co-ordinate field level activities in the district.

In rural areas, at the Block Level, the Block Mission Manager heads the Block Mission Management Unit (BMMU) who is supported by the Block Co-ordinators for each thematic area of Scheme implementation. Similarly, in urban areas, the Community Organizers (CO), one per every 3,000 target poor households is assigned to monitor the implementation of the programme components.

At Village Panchayat level, there are Community Resource Persons (CRP) in all thematic areas for implementation of field activities such as Community SHG Trainers (CST), Community Bank Co-ordinators (CBC), Community Resource Persons (CRP) – Farm & Non-Farm, Community Resource Persons (P&C) and Community Professionals (CP)–Jobs. Similarly, Community Resource Persons (CRP) are available at urban local bodies for every 600 target poor households.

3. SHG MOVEMENT AND MAHALIR THITTAM

3.1. IFAD Project

The rural development programmes implemented in the early 1980's did not include women as a specific target group. The Development of Women and Children in Rural areas programme focused on financial assistance to women groups for the first time. But, still a holistic approach for the development of women, extending beyond economic upliftment was required, as it was found that there is no automatic linkage between economic activity and social advancement. This was the context in which IFAD Project emerged.

DeW entered into an agreement with International Fund for Agricultural Development (IFAD) to establish a new approach within the frame of government programme which will focus on total development of women and not just economic upliftment.

With the support of IFAD, an alternate strategy of development which creates a democratic, egalitarian, co-operative social structure through Self-help groups was envisaged. Originally IFAD project was formulated as agriculture and land - development project, it evolved into a movement for economic empowerment of women, through formation and nurturing of Self-Help Groups with the help of Non-Governmental Organizations.

The new SHG approach was first started in Dharmapuri district and was later extended to the erstwhile Salem and South Arcot districts in the year 1991-92. It was further extended to Madurai and Ramanathapuram districts in the year 1992-93.

Financial credit to the tune of over Rs.80 Crore was extended to 1,20,960 women in 5,207 Self Help Groups during a period of 9

years. The project officially ended on 31.12.1998 and had delivered beyond the stated objectives of land development in agrarian economy and paving the way for women's empowerment through the SHG movement in Tamil Nadu.

3.2. Mahalir Thittam

With the success of the IFAD project, the foundation was laid to reach the poorest and most disadvantaged women below the poverty line through the Self-Help Groups. The State was convinced about this strategy and the Visionary leader Kalaingar M. Karunanidhi who was the Chief Minister in 1997 launched "Mahalir Thittam" as a fully funded State Scheme. The project was implemented in a phased manner and covered all rural districts including Chennai, being fully urbanized, became the last district

to be covered under the Mahalir Thittam in 2000.

Mahalir Thittam was implemented by Tamil Nadu Corporation for Development of Women in partnership with Non-Governmental Organizations (NGOs) and Banks through formation of SHGs from among women, who voluntarily came together and took up savings and thrift. TNCDW took concerted efforts to create awareness and build their capacity to overcome economic hurdles and social barriers to realize their potential and become agents of change.

Based on the success of the decade-long SHG movement in Tamil Nadu and other states, the Union Government had launched the Swarnajayanthi Gram Swarozgar Yojana (SGSY), a Centrally Sponsored Scheme across the country in 1999, to effectively

implement activities for rural poverty alleviation and economic empowerment.

With continuous nurturing of the SHG movement in the State, currently, under TNCDW, a total of 4.48 Lakh active SHGs are in rural and urban areas.

4. LIVELIHOOD MISSIONS UNDER TNCDW

4. Livelihood Missions under TNCDW

Inclusive socio-economic development with focus on addressing poverty is a priority for the State and Union Government. TNCDW has been given the mandate for the socio-economic and political empowerment of women and implementing poverty alleviation and livelihood promotion programmes.

The various schemes implemented by Tamil Nadu Corporation for Development of Women are:

1. Tamil Nadu State Rural Livelihoods Mission (TNSRLM)
2. National Rural Economic Transformation Project (NRETP)
3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
4. Tamil Nadu Urban Livelihoods Mission (TNULM)

4.1 Tamil Nadu State Rural Livelihoods Mission (TNSRLM)

The Tamil Nadu State Rural Livelihood Mission is a poverty alleviation programme implemented in the State to build strong and vibrant institutional platforms of the poor in rural areas so as to increase their household incomes through livelihood enhancements and access to financial and other services. The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) programme of the Union Government is implemented as TNSRLM with a fund sharing ratio of 60:40 between the Union and State Governments. It is implemented in all Blocks of the State.

4.2. National Rural Economic Transformation Project (NRETP)

The NRETP is supported by World Bank which provides assistance to Government of India to take up pilot projects for testing proof on concept in Livelihood and enterprise promotion activities and is implemented in 20 Blocks in 5 Districts of the State. It aims at providing pro-poor investments along with provision of technical assistance for strengthening community-based higher-order organizations. This Project is being implemented from 2019 and is funded by Union and State Governments in the ratio of 60:40.

4.3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

The DDU-GKY is a placement linked skill training programme funded by the Union and the State Government in the ratio of 60:40. The Programme ensures a minimum of 70% placement for wage employment to trainees on successful completion of skill training and with NSQF certification.

4.4. Tamil Nadu Urban Livelihoods Mission (TNULM)

Tamil Nadu Urban Livelihoods Mission (TNULM) targets to reduce poverty and vulnerability of the urban poor by building strong community-based organizations, providing skilling and access to bank credit with interest subvention for consumption and enterprise development purposes. TNULM is being implemented in the fund sharing ratio of 60:40 between the Union and the State Governments.

**5.TAMIL NADU STATE
RURAL
LIVELIHOODS
MISSION (TNSRLM)**

5. Tamil Nadu State Rural Livelihoods Mission (TNSRLM)

In the year 2012, as part of NRLM Scheme of Government of India, the Tamil Nadu State Rural Livelihood Mission is being implemented by the Government of Tamil Nadu. The primary objective of this Mission is to reduce poverty by enabling poor households to engage in gainful self-employment and skilled wage employment through livelihood interventions and facilitating access to financial and other services. For this, the key is to build strong and vibrant institutional platforms of the poor and organize them into active Community Based Organizations for providing sustainable livelihood opportunities.

5.1. SHGs under TNSRLM

Before the advent of TNSRLM, SHGs were promoted under Mahalir Thittam, a state government programme and World Bank assisted Vazhdhu Kattuvom Project. TNSRLM is being implemented on the core principles and strategies adopted by the Vazhdhu Kattuvom Project. The aim of the Mission is to reach the target poor households through creating institutions of the poor in the form of SHGs, PLFs etc., with a mandate to make livelihood interventions through DAY-NRLM scheme components and bank linkage for providing sustainable income.

Through the Participatory Identification of poor (PIP) methodology evolved during the World Bank assisted VKP, the poor in rural areas were identified and new SHGs were formed with women from those households.

Since 2014-15, 1.65 Lakh SHGs have been formed under TNSRLM from among the target poor in rural areas.

Table 1

Sl. No.	Year	No. of SHGs
1.	2014-15	11,328
2.	2015-16	9,482
3.	2016-17*	42,724
4.	2017-18	9,338
5.	2018-19	8,774
6.	2019-20	13,510
7.	2020-21	24,456
8.	2021-22	16,519
9.	2022-23	29,052
Total		1,65,183

* Including VKP. (The Vazhndhu Kattuvom Project was implemented in 70 Blocks from 2005-11 and extended to 50 Blocks from 2011-17. SHGs formed in these

blocks were brought under the TNSRLM fold on the completion of the VKP in 2017)

Apart from the SHGs formed under TNSRLM, 1,53,392 SHGs formed earlier under the Mahalir Thittam have been revived and currently under TNSRLM there are 3.18 Lakh Rural SHGs with 36.25 Lakh members.

Activities under TNSRLM

The objective of TNSRLM is to increase the household income of the poor through livelihood enhancement and access to financial and other services which is sought to be achieved through the following activities:



5.2 Social Mobilization and Institution Building (SM&IB)

Social Mobilization ensures that eligible women are identified and enrolled into Self Help Groups and that they are nurtured as institutions of the poor by inculcating financial discipline and democratic decision making. They follow the 5 core principles i.e., regular meetings, regular savings, regular internal lending, regular internal repayment and maintenance of books of accounts.

Formation of Self-Help Groups (SHGs)

TNSRLM adopts the Participatory Identification of Poor (PIP) process to identify Very Poor, Poor, Differently-abled, Vulnerable, Tribal and other Marginalized communities and women from left-out target

households into the SHG fold by inclusion into existing SHGs or formation of new SHGs.

The Animators and Representatives of the SHGs are trained on Key aspects of Governance and Financial management including collective decision making and availing bank credit for economic activities.

During the year 2022-23, 29,052 new SHGs were formed under TNSRLM. All SHGs have been provided with financial assistance such as Revolving Fund, Community Investment Fund (CIF) and / or Bank Linkages to enable them to take up economic activities.

Community Based Organisations (CBOs)

The successful implementation of the Mission components is dependent on the Community Based Organizations like PLF, VPRC, BLF, CPLTC (Community Professional

Learning cum Training Centre) which act as pillars of strength for achieving the objectives.

Panchayat Level Federation (PLF)

PLFs have been formed at the Panchayat level and all the SHGs therein are being federated under the PLF, which is registered under the Tamil Nadu Societies Registration Act, 1975. PLFs act as an important link between the project and the village community and its key function is to facilitate low-cost loans and Government scheme benefits.

There are 4 thematic Sub Committees under the PLF. They are:

1. SHG formation and strengthening.
2. Credit linkage and monitoring.
3. Livelihood Promotion.
4. Social issues.

Village Poverty Reduction Committee (VPRC)

VPRC is an inclusive and autonomous body of target poor and vulnerable people. The Committee has 11 to 19 members and plays a critical role in identifying the target households and provide financial assistance to mitigate vulnerabilities. The Village Panchayat President is the ex-officio Chairperson of this committee.

So far, 12,734 VPRCs (including 472 tribal VPRCs) have been formed in the project area covering all 388 blocks.

Social Audit Committee (SAC)

The SAC is constituted from the General Body and consists of 5 members who monitor the activities of VPRC & PLFs in all Village Panchayats. SAC submits the report on the activities of VPRC & PLFs to the Grama Sabha.

Block Level Federations (BLFs)

The Block Level Federation is a registered body created in all 388 Blocks with the representatives of Panchayat Level Federation and VPRC as its members. BLFs perform similar functions like the PLF at the block level apart from acting as a block level training centre for capacity building using the services of Community Resource Persons (CRPs). The Capacity Building of Block Level federations has been embarked upon during the current year.

Capacity Building

Social capital is one of the biggest assets for sustainability of community development Programmes. It is achieved through strengthening the ability and improving capability of the SHG members and their leaders heading the federations.

Tamil Nadu State Rural Livelihood Mission, through a pool of resource persons at the State, District and Block level imparts training to Project staff and CBOs on various project themes.

Table 2

S. No.	Themes	Clientele
1	Institution Building & Capacity Building	Community SHG Trainers (CSTs) / BC (IBCB) / APO (IBCB)
	Training to SHG member, Animator & representatives and CBOs	
2	Financial Inclusion	Community Bank Co-ordinator (CBC) / BC (FI) / APO (FI)
	Training on Financial inclusion and Enterprise Finance	

3	Livelihood Promotion	Community Resource Person (Farm / Non-Farm) / BC(LP) / APO (LP)
	Farm / Non-Farm livelihood, Enterprise Promotion, Marketing	
4	Partnership & Convergence	Community Resource Person (P&C) / BC (P&C) / APO (P&C/MIS)
	Training on FNHW, Gender, SISD, PRI-CBO Convergence, MIS- M&E, VPRP, etc.	
5	Skill Training	Community Professional (Jobs) / BC (S&P) / APO (S&P)
	Kaushal Panjee App and other modules on skilling	

During the year 2022-23, training has been imparted to 10,000 SHGs at a cost of Rs. 3.00 Crore.

Community Resource Persons

Community Resource Persons have been developed from among the SHG members and are engaged at the village level or group of villages in the following activities:

- i) Community SHG Trainers (CSTs)
Assist in formation and monitoring of Self Help Groups.
- ii) Community Bank Co-ordinators (CBCs)
Co-ordinate with the banks to facilitate availing of SHG loans.
- iii) Community Resource Person (Farm)
Assist in farm activities of SHG women
- iv) Community Resource Person
(Enterprise Promotion)
Assist in promotion of enterprises of SHG women
- v) Community Professionals (Job)
Identification and mobilization of youth for skill training

vi) Community Resource Person
(Partnership and Convergence)

Assist SHG members to gain access to benefits from various Government schemes.

Financial Support to SHGs

TNSRLM provides various financial assistance to the SHGs like:

a. Revolving Fund (RF) to SHGs

A sum of Rs. 15,000/- is being provided to the SHGs after 3 months of formation and grading. It is given as a means of encouragement and to supplement their internal savings, augment their corpus and to enable members to avail internal loans.

During 2022-23, Revolving Fund has been provided to 11,228 SHGs to the tune of Rs.16.93 Crore.

b. Community Investment Fund (CIF)

It is given to SHGs after 6 months, as a loan for supporting their economic activities. The loan amount up to a maximum of Rs.1.50 Lakh per SHG is provided at a lower rate of interest through the PLFs. After utilization of the CIF for economic activity by the SHGs, it is recuperated back to the PLF for further lending to other SHGs in the Village Panchayat.

During the year 2022-23, Rs.228.66 Crore has been distributed to assist 13,230 SHGs.

c. Vulnerability Reduction Fund (VRF)

It is given to Vulnerable and Differently abled for food security, livelihood activities and unexpected expenditure (like illness and hospitalization). A maximum of Rs. 25,000/- is provided as a loan at a lower rate of

interest. VPRC ensures utilization, repayment and rotation of VRF.

Table 3
Details of Achievements
From 2014 -15 to 2022-23

S. No.	Details	Number / Amount
1	No. of SHGs	3.18 Lakhs
	No. of SHG Members	36.25 Lakhs
2	Revolving Fund (RF) @ Rs.15,000/- Per SHG	
	No. of SHGs	1,07,381
	RF Amount	161.06 Crore
3	Community Investment Fund (CIF) Maximum of Rs.1,50,000/-Per SHG	
	No. of SHGs	1,53,180
	Amount	976.50 Crore

4	Vulnerability Reduction Fund (VRF) @ Rs.10,000 to Rs.25,000/-Per individual	
	No. of Individuals	1,62,911
	Amount	172.47 Crore
5	Community Based Organisations – Rural	
	No. of Panchayat Level Federation (PLFs)	12,524
	No. of Block Level Federations (BLFs)	388

5.3 Financial Inclusion and Access to Bank Credit

TNCDW aims at promoting financial inclusion and delivering financial services to the poor through financial literacy, opening of bank accounts, facilitating access to bank credit and provision of insurance and pension services.

Financial literacy

Financial Literacy is one of the important strategies to spread awareness, build capacity and bridge the information asymmetry by facilitating accessibility to various financial products & services for SHG Women, poor and vulnerable households. The Mission is committed to enhancing financial literacy and ensuring greater access of target poor to scheme grants, interest subvention and bank credit.

The following six modules are covered under the Financial Literacy Camps:

- i. Financial Planning:** Life cycle event, needs, wants, etc.,
- ii. Savings:** where to save, how to save, activating individual saving bank account, transaction through individual savings bank account etc.,

iii. Credit: About Bank Loan, its effective use, awareness on NPA, etc.,

iv. Spreading Insurance literacy: Facilitate enrollment in various Union and State Government insurance schemes.

v. Pension: Need for long term financial planning, facilitating access to various pension schemes.

vi. Digital Finance: Promoting cash-less system and door-step delivery of financial services delivery through Banking Correspondent and other channels.

So far, 2,886 Financial Literacy Community Resource Persons (FLCRPs) have been trained and provided with a training tool kit in tamil containing flip charts, trainers

hand book, printed materials, etc., to explain the concepts of various financial products to SHG members. The FLCRPs have conducted 4,420 number of camps and 2.21 Lakh SHG members have been trained.

SHG-Bank Linkage Programme

Right to credit is ensured through easy access, adequate credit, timely disbursement at an affordable interest rate.

Financial inclusion among rural poor through SHG - Bank Linkage Programme (SHG-BLP) is one of the key responsibilities of TNCDW.

SHGs can avail Term Loan or Cash Credit Limit (CCL) or both based on the need of the SHGs. Term Loan is repayable in fixed instalments and Cash Credit Limit (CCL) is an operative limit sanctioned with a minimum of Rs.6 Lakh for a period of 3 years with annual Drawing Power (DP).

Credit Guarantee Fund for Micro Units (CGFMU) loan scheme is available to matured SHGs having credit needs above Rs.10 Lakh and up to Rs.20 Lakh.

In addition, PLFs are promoted as financial intermediaries and provided with Bulk Loan to prevent the SHGs from falling prey to private money lenders.

During 2022-23, 2,493 PLFs have received Bulk loan to the tune of Rs. 1,149.89 Crore.

During 2021-22, as against a target of Rs.20,000 Crore set for SHG-BLP, the State achieved Rs.21,392.52 Crore.

During 2022-23, as against a target of Rs.25,000 Crore set for SHG-BLP, the State achieved Rs.25,022.19 Crore. The average loan size per SHG is Rs.5.68 Lakh and

4,39,349 SHGs have received credit this year.

Interest Subvention to SHGs

The Interest Subvention Scheme (ISS) is limited to women SHGs in rural areas in the following pattern.

- For loans up to Rs.3.00 Lakh - Banks including RRBs and Co-operative banks extend credit at concessional rate of interest @ 7% per annum.
- For loans above Rs.3 Lakh and up to Rs.5 Lakh – Banks including RRBs and Co-operative banks extend credit at 10% per annum (or one-year MCLR, whichever is lower).

So far, Interest Subvention has been extended to the tune of Rs.186.84 Crore to 11,39,861 SHGs.

Community Based Recovery Mechanism

Community Based Recovery Mechanism (CBRM) helps both the SHG and the Bank to monitor timely repayment and recovery of Non-Performing Assets (NPA). CBRM committee is formed in all Bank branches with Branch Manager, Officials of TNSRLM, PLF and SHG.

During 2022-23, the committee has facilitated the conduct of 3,414 NPA recovery camps and has been instrumental in recovering Rs.18.38 Crore.

Insurance and Pension Schemes

SHG Households are most vulnerable to risks and therefore a greater need to cover them under Insurance and Pension schemes of the Union and State Governments.

So far, 24.40 Lakh SHG members and 29.05 Lakh SHG members are covered under PMJJBY and PMSBY respectively. The Community Bank Co-ordinators (CBC) are incentivised to follow up on claims in case of death / accident for eligible members. The women engaged in the unorganized sector are enrolled under Atal Pension Yojana (APY). So far, 14,688 eligible SHG members have been covered under the APY scheme.

5.4 Social Interventions through Partnership & Convergence

TNSRLM has an inbuilt mechanism for enhancing convergence of services and benefits from various Government Departments and its schemes. The Convergence efforts are more focussed towards achieving the Sustainable Development Goals (SDGs).

The four components under Partnership and Convergence activities are:

A.Social Inclusion and Social Development

Efforts are taken to identify and mobilize left out vulnerable and marginalized households. Special SHGs are formed with Elders, Differently abled, Particularly Vulnerable Tribal Groups (PVTGs), Scheduled Tribes (STs) and other vulnerable.

To identify the special needs of Elderly, Differently-abled and Transgender persons, need assessment camps are being conducted at the block level and scheme benefits of Government programmes are facilitated for the marginalized and vulnerable households.

B. Food, Nutrition, Health & WASH (FNHW)

The importance of health, nutrition and sanitation for a productive and good quality of life is emphasised in the FNHW-Food, Nutrition, Health and WASH (Water, Sanitation & Hygiene) component. The prime objectives of FNHW are:

1. To sensitize on the importance of Food and Nutrition for good health and well-being.
2. To facilitate pregnant women, adolescent girls and children to access services and entitlements.
3. To bring about behavioural change for improving Food, Nutrition, Health and WASH practices.

The following activities are undertaken under FNHW:

1. Food Festival: Food festivals have been held to promote and revive the traditional food habits in all 12,525 Village Panchayats.

2. Nutri-enterprises: Nutri-enterprises are promoted through SHGs to provide affordable healthy food to anaemic women and children who are stunted and underweight.

3. Kitchen Nutri-Gardens: Food insecure households in 3000 Village Panchayats were identified and kitchen nutri-gardens were provided to the anaemic households.

Convergence Activities undertaken in 2022-23:

1. Makkalai Thedi Maruthuvam (MTM):

The MTM programme is implemented by the Health and Family Welfare Department under National Health Mission to conduct screening for Non-Communicable

Diseases by engaging Women from Self Help Groups as Women Health Volunteers (WHV). There are 8,713 and 2,256 Women Health Volunteers attached with Health Sub-Centres (HSC) in rural and urban areas respectively. The Women Health Volunteers screen the patients for NCD, provide counselling and also deliver medicines to the chronic patients at door step.

2. Chief Minister's Breakfast Scheme (CMBFS):

The CMBFS program piloted for primary school children is being implemented by the Social Welfare and Women Empowerment Department in partnership with Tamil Nadu Corporation for Development in Government schools. SHG women are directly involved in the implementation of the Programme in the rural areas. Nutritious breakfast is prepared by SHG women, identified by the Village level

core Committee and trained by professional chefs for cooking breakfast. The SHG cook who is in-charge of the centre uploads the data on breakfast cooked and served details daily in the mobile application. Currently, the programme is being implemented in 963 schools of 16 Districts in rural areas.

3. Poshan Maah and Poshan Pakhwada:

In Convergence with Social Welfare and Women Empowerment Department, SHGs/PLFs participated in the **Poshan Maah and Poshan Pakhwada** campaigns conducted in March 2022 and September 2022 for the creation of awareness on anaemia, stunting, wasting, and the importance on consumption of Nutritious food by children, pregnant women and adolescent girls.

4. “Namma Ooru Superu” Campaign:

“Namma Ooru Superu” Campaign was launched in the State from 20th August to 2nd October, 2022 to undertake various activities for creating clean and Green villages. The SHG/PLF women along with Panchayat Raj Representatives created awareness among SHG women, Children and General Public on importance of behaviour change for making the Villages Clean and green. SHG women played a key role in the campaign by taking up cleaning of Anganwadis, schools, Village Panchayat Service Centres (VPSC) and taking up tree planting activities.

C. Gender interventions

Various gender interventions are implemented in the State to prevent Child Marriage, Domestic Violence against women, Sexual Abuse, etc. One Gender Point Person (GPP) has been nominated in each SHG.

Community Resource Persons and Block Resource Persons are engaged at Panchayat and Block respectively to co-ordinate and monitor gender related activities. Apart from this, 5,718 Social Action Committees in the Panchayat Level Federations and 180 Block Level Gender Forums have been formed to address gender issues.

Campaign against Gender Based Violence

For elimination of violence against women and children, a month-long campaign was organized in commemoration of International Day for Elimination of Violence against Women till 23rd December 2022. The Gender based Violence Campaign was conducted across the State through various activities such as solidarity rallies, screening of short films & movies, debates on women rights, special

campaign in schools, colleges throughout the month.

D. PRI - CBO Convergence

Panchayat Raj Institutions at the Village and Block level play an important role in the selection of beneficiaries and implementation of various Government schemes. In order to achieve the goals of Social Inclusion and Social Development of target poor and vulnerable sections, convergence of TNSRLM activities with Panchayat Raj Institutions, is achieved through community-based Organizations like Panchayat Level Federations and Village Poverty Reduction Committees.

Village Poverty Reduction Plan

In PRI-CBO Convergence initiative, all SHGs and their federations have been mandated to prepare Village Poverty

Reduction Plan (VPRP) under four components:

- 1) Entitlement Plan
- 2) Livelihood Plan
- 3) Public goods and Services Plan
- 4) Social Development Plan

In the year 2022-23, VPRPs prepared for all 12,524 Village Panchayats have been incorporated into the Gram Panchayat Development Plans (GPDPs) and approved by the Gram Sabha.

5.5 Livelihood Promotion

The main objective of livelihood promotion is to provide every rural SHG household a minimum of two or more income generation activities to ensure regular income from a sustainable livelihood. Further, it aims at reducing poverty and inequality by doubling the annual income of

every SHG household through these activities.

The livelihood interventions undertaken under the Programme are broadly classified into:

- i) Farm activities
- ii) Non-Farm activities
- iii) Marketing activities

A. Farm Livelihood activities and Interventions

Farm and off-farm activities places special emphasis on crop production, primary processing and value chain management. The profile of the SHG women farmer has changed from farm labourer to farmer to agri-entrepreneur at a very fast pace as a result of the interventions undertaken

through the livelihood promotion activities under the Mission.

So far, 2,84,613 women have received support through various farm livelihoods interventions which has improved their income and empowered them.

Coverage of area under Farm Livelihoods activities

Phase wise expansion of Farm Livelihoods under TNSRLM is given in Table below.

Table 4

Year	District	Block
2016-17	7	7
2017-18	10	15
2018-19	9	29
2019-20	30	65
2020-21	25	29
2021-22	36	49
2022-23	26	47
Total		241*

*Out of the 388 Blocks, 241 have been taken up under TNSRLM in various years, 120 are VKP blocks, 20 NRETP Blocks and 7 are urbanized blocks in rural areas.

Both farm and off-farm livelihood interventions have been taken up in these blocks by providing training on latest technology and practices and promotion of group activity to increase production and quality to get better prices. These interventions are promoted in convergence with Kalaigharin All Village Integrated Agriculture Development Programme (KAVIADP), the Flagship Programme of Department of Agriculture and Farmers Welfare launched to improve production and productivity in fallow lands through cluster approach.

Producer Groups

Producer Groups are formed with farmers who grow same crops and face similar opportunities and risks. They are aggregated to improve their productivity and profitability and provided a start-up fund of Rs.2 Lakh for working capital and infrastructure support. They are also exposed to new farming technologies and best practices including handholding support for enterprise promotion. Till date, 11,597 Producer Groups have been formed in the State and these PGs are also aggregated for higher order functioning.

Integrated Farming Clusters

Integrated Farming Cluster is promoted with the objective of enhancing synergy between farm and off-farm activities by aligning crop-based farming practices along

with livestock promotion thereby providing multiple income generation opportunities and also reducing the cost of inputs through bio-manure produced from integrated activities.

Around 250 women farmers from 2 to 3 village panchayats are formed into clusters. Rs.20 Lakh per cluster is provided for establishment of Livelihood Service Centre, procurement of livestock, practicing inter cropping, establishment of bio input units, setting up of Custom Hiring Centres and training on branding and marketing.

Till now, 185 clusters have been established (171 nos. under TNSRLM & 14 nos. under NRETP) to reap the benefits of integrated approach.

Natural Farming Clusters

Traditional farming using Natural products without chemicals and farming

practices suited to the agro-ecological condition is sought to be revived to protect the environment through the formation of Natural Farming clusters. A sum of Rs.6 Lakh will be provided to these clusters, i.e., for a group of 50 farmers from adjoining villages for capacity building, registration and certification, setting up of organic input shop. Integrated Farming System will also be promoted to produce High Value natural produce with less impact on environment.

So far, 212 natural farming clusters have been formed under TNSRLM. The Natural Farming Clusters will be fine-tuned and facilitated to get the benefits under the newly launched 'Tamil Nadu Organic Farming Policy, 2023'.

Convergence with KAVIADP (2022-23)

- Panchayat Level Federations are acting as the PIA under MGNREGS and have set up 3500 Moringa Nurseries, 1500 Horticulture Nurseries and 37 Block Nurseries.
- Women Farmers have taken up 10 Pig-rearing units, 14,720 Poultry units, 2,944 goat-rearing units through Integrated Farming Cluster.
- Non-Pesticide and bio-input Shops are set up at Block level in 47 Block Headquarters by trained SHG members.
- Fodder cultivation taken up in 250 acres for augmenting green fodder and promote Livestock rearing.
- Training was given to SHG members from 1,472 Panchayats on Ethno-veterinary practices and assisted to

start 7,360 Azolla units for providing protein rich feed for cattle and poultry.

- More Women are engaged in farming activities, 736 women-friendly tool banks were set up for promoting ease of work and reduce drudgery.
- To take up aggregation, sorting and value addition in Moringa, the mission has supported 50 clusters with 1,300 women farmers.
- Millet cultivation was given a fillip by cultivation of 200 acres of dry land in 12 Millet-intensive districts by forming 100 Producer Groups with 800 women farmers.
- Mushroom cultivation and value addition have been taken up in 94 units by 500 women members across 46 clusters.
- Apiculture (bee rearing) both as a livelihood activity and to promote

pollination of crops has been taken up in 47 clusters. Training and facilitation provided to 2,350 women.

International Year of Millets – 2023

The year 2023 is declared as the International Year of Millets. The State is an important player in the cultivation of both major and minor millets. Millets are recognized around the world as 'nutri-cereals', which are power house of nutrients especially micro nutrients. Tamil Nadu Rural Livelihood Mission will use this opportunity to revive the cultivation of millets with a focus on enhancing the production and productivity in convergence with Agriculture Department, promoting processing and value addition of millets, marketing millet products and sensitizing the consumers on the health benefits of eating millet-based foods. The

IYM will be celebrated with the theme of 'Women and Millets'.

In this connection, seminars and workshops will be conducted for all stakeholders and SHG women at the State, District, Block and Panchayat levels to create awareness on the benefits of millets, to make available millet products through exhibitions, sale of local millet foods in public places, sensitize school children and college students through campaigns and College bazaars @Kalloori Santhai, organizing live kitchens at the prominent tourist places in the State.

B. Non-Farm Livelihood Activities

Farming activities are dependent on rainfall and are seasonal activities and farmers suffer crop losses due to uncertain monsoon. To ensure regular income and enhance their income rural poor are

supported to take up multiple non-farm based enterprises for augmenting their income.

Non-farm interventions include activities under both manufacturing and service sector. They are:

1. Micro Enterprise Development
2. Cluster Development – Artisan & Sectoral Clusters

Micro Enterprise Development (MED)

Micro Enterprises are promoted by selecting SHG entrepreneurs and necessary backward and forward linkages ensured through handholding support provided by community cadres. Support is extended for preparation of business plan, access to market intelligence, comply with legal and regulatory laws, obtaining licenses, etc.,

Cluster Development

To reduce production costs and increase profit margins through achieving economies of scale, the Cluster approach is promoted to support aggregation of produce, processing, value addition and market access. The establishment of common facility centres will help standardisation of processing and packaging and the products can be branded and sold as “MaThi”.

(a) Artisan cluster (Handloom and Handicrafts)

A group of micro-enterprises within a geographical area undertaking traditional activities like handloom and handicrafts are formed into artisan clusters to help cross-learning from each other and adopt new technological interventions within the cluster

to improve design, quality and marketing opportunities.

(b) Sectoral Cluster (Garments, Jute, etc.,)

A group of micro-enterprises within a specific geographical area who are engaged in production of similar products from the same base material or having similar finished product are classified as sectoral clusters. These clusters are supported to tap into new opportunities by expanding their knowledge base to design new products and diversify their product range through creation of a supportive eco-system.

Support to SHGs under Food Processing Enterprises

The most common non-farm livelihoods in which SHG women are engaged in food production and processing at household level

with minimal investment. To improve these women led micro enterprises in the food sector, the PMFME scheme supports nano, micro and small enterprises by providing seed capital up to Rs.40,000/-. SHGs promoted under TNSRLM are facilitated to get support from PMFME scheme.

During the year 2022-23, 5,359 number of SHGs beneficiaries were benefitted under the scheme to tune of Rs. 96.13 Crore.

C. Marketing of SHG Products

Rural Women SHGs produce various Products which have limited sale in local market, but have a great demand in urban areas. Several steps have been taken to promote marketing of SHG products through market intelligence and survey, Product categorisation and cataloguing, improved packaging and labelling, etc. TNCDW is organizing exhibitions, upgrading facilities in

shopping complexes and setting up Kiosks for marketing of SHG products.

Gift Hampers have been introduced with Organic and Eco-friendly products for sale during Pongal festival. Custom made gift hampers are prepared for gifting options by State Supply and Marketing Society (SSMS) based on request from institutions and customers.

Renovation of 'Poomalai Vaniga Valagam'

To give better visibility to SHG products in urban area, the then Hon'ble Chief Minister Kalaingar M. Karunanidhi mooted the idea of setting up 'Poomalai' shopping complexes in prime locations at the District Headquarters.

The Poomalai Shopping complexes act as a hub for selling the products from across the districts. They act as the nodal point for

gaining market intelligence, selecting products for exhibitions across the District, State and National level.

In 2021-22 and 2022-23, all the District Poomalai Complexes have been taken up for renovation with at a cost of Rs.6.16 Crore.

Exhibitions and Melas

In order to increase access of SHG products to markets and showcase them to prospective buyers, exhibitions are periodically conducted at State level and in all Districts.

In the year 2022-23, 124 exhibitions were organised and 3,511 SHGs participated in them and products worth Rs.3.65 Crore was sold.

MaTHi Kiosks and E-carts

The demand for SHG products is increasing in urban areas and tourists destinations. To promote the sale of SHG products, kiosks at various places across the State have been established. E-carts will be provided to improve sales for women and Vulnerable persons through greater mobility.

At present, there are 134 kiosks selling SHG products and a web portal and mobile app have been designed to digitize sales transactions. Further, mobile kiosks are proposed to be launched as e-carts for promotion and sale of SHG products to reach more people.

Encouraging E-commerce

In the era of online commerce in the market economy, there is a need to widen the scope of marketing beyond boundaries

and to reach the consumer directly, an exclusive e-commerce portal for selling SHG products is being developed and will be launched soon.

5.6 Skill Training for Youth

The primary objective of skill training programme is to enhance the employability by equipping the youth with skills relevant to market demand. The focus will be on identifying the aspirations of the youth, their capacity and aptitude and providing skill training, based on requirement of the job market.

Youth Skill Festivals (YSFs)

The State has a large educated youth population looking for Jobs, but are not aware about the skills required for the Jobs and schemes available for enhancing their skills. Realising this need, the Government of

Tamil Nadu had announced the conduct of Youth Skill Festival in all the 388 Blocks in the year 2022-23, to create awareness among the poor rural youth about the various skill training programmes implemented by the Union and State Governments, in coordination with Tamil Nadu Skill Development Corporation (TNSDC). These YSFs enable mobilisation of rural youth and provide a platform for interaction of Youth with skill providers and facilitate the Youth to choose skilling courses based on their preferences and job potential.

In the year 2022-23, 55,107 youth have participated in the YSF and enrolled themselves in various Government Skilling programmes.

Job Mela

Job Melas are organized to provide employment opportunities to skilled and

educated youth in the private sector by matching the interest of unemployed youth with the demand & opportunities in the job market. Information about participating institutions, vacancies, eligibility for various jobs, date and venue of melas are disseminated to the rural youth in advance through various media. 36 Job melas were conducted during the year 2022-23 across the State and 28,417 youth got placed in different industries.

Rural Self Employment Training Institutes (RSETIs)

RSETIs have been established by the Lead Banks in the districts with a mandate to train rural youth for self-employment and promote rural entrepreneurship. RSETIs are functioning in 30 Districts and efforts are being taken to establish RSETIs in 6 newly formed districts. The Ministry of Rural

Development (MoRD) provides financial assistance for building infrastructure and also reimburses the training cost for the Below Poverty Line candidates.

During the financial year 2022-23, 26,259 candidates have been trained through RSETIs and 10,978 have started their own business through Bank Linkage and self-financing.

5.7 Awards

Best performing SHGs and CBOs

The Manimegalai Awards were initially announced in 2006-07 to encourage the well-functioning SHGs/PLFs and was later discontinued. The 'Manimegalai Awards' were relaunched in 2021-22 because they were instrumental in motivating the SHGs and PLFs to strive for better performance. Awards are given to SHGs, VPRCs, PLFs,

BLFs, ALFs and CLFs in order to recognize and appreciate their contribution in socio-economic, political and economic empowerment of women, marginalized and vulnerable sections of the society. The cash awards and citations are also distributed to the best performing CBOs at District level and State level.

The Manimegalai awards for the year 2021-22 were distributed by Hon'ble Chief Minister of Tamil Nadu on 29.12.2022 along with a cash price of Rs.55 Lakh, Trophy and Citation to 19 SHGs, 5 VPRCs, 5 PLFs, 1 BLF, 2 ALFs and 1 CLF at total cost of Rs.55 Lakh.

Awards to Best Performing Banks

Awards for best performing Banks and Branches have been instituted by Government to create a healthy competition among Banks and motivate Bankers to extend more financial assistance to SHG

members. The Hon'ble Chief Minister of Tamil Nadu distributed the Best Performing Banks & Branches awards for the year 2021-22 on 29.12.2022.

Proposed Activities for 2023-24

- 'MaTHi Siragugal Thozhil Maiyam' - Various One stop Facilitation Centers for business support that has been established in different names (BRC, BBRC, OSF) under various schemes (SVEP, TNSRLM, NRETP and VKP 2.0), will be brought under common branding and Standard Operating Procedures framed for service delivery.
- Village Poverty Reduction Plan (VPRP) will be integrated with the Gram Panchayat Development Plan (GPDP) and implemented through convergence of schemes with other departments.

- A unified Mobile App to act as a single platform for integrating all existing multiple standalone Applications & Portals available in TNCDW will be launched.
- Two Migration Support Centers will be established in industrial hubs to provide facilitation to Migrant youth for better placement and retention of trained candidates under DDU-GKY.
- A detailed State Level Skill Gap Study will be taken up with special focus on rural areas in order to assess and quantify the skill demand of the industries and identify suitable Training partners for providing industry and market relevant skill training.

**6. NATIONAL RURAL
ECONOMIC
TRANSFORMATION
PROJECT (NRETP)**

6. NATIONAL RURAL ECONOMIC TRANSFORMATION PROJECT (NRETP)

NRETP focuses on implementing higher order activities such as strengthening of Block Level Federation, promotion of value chain development, establishment of individual and collective enterprises in farm and non-farm sectors, skill development and scaling up of alternate models for delivery of financial services and social development interventions. World Bank provides funding to Government of India for NRETP and the sharing pattern between Union and State is 60:40.

NRETP is being implemented since 2019-20 in 20 Blocks of 5 Districts – Tiruchirappalli, Thanjavur, Erode, Salem and Cuddalore.

Key initiatives:

- Creation and Strengthening of Model Block Level Federations, which can be utilized as immersion sites for other blocks.
- Development of Community Managed Training Centre (CMTCs) for capacity building.
- Training of SHGs & PLFs on digital transaction and access to financial services through IMPS, UPI and Bank PoS machine, etc.
- Women Livelihoods Service Centres have been formed as a one stop centre for facilitation and support services for women, to promote new and expand existing enterprises.

6.1 Model Block Level Federations (BLFs)

TNSRLM has adopted a focused approach to strengthen Block Level Federations (BLF) as Secondary Federation through the Model BLF strategy. The Project would build the capacities of BLFs, so that they can develop as self-reliant and financially sustainable organisations. These model BLFs would act as demonstration sites for building the capacities of other BLFs. BLFs have to take up visioning exercise for understanding the requirements of their members and then design and deliver appropriate services and products to their members.

6.2 Digital Transaction

The digital transaction platforms help the individuals to make or receive payments electronically. The Project aims to facilitate training of marginalised and excluded

sections of the population to access financial services through digital mode. Certified SHG members are engaged as BC Sakhi's to promote digital banking services among SHG members.

6.3 Piloting of Dual Authentication

The Bank accounts of SHGs and Community Based Organizations (i.e. PLFs, VPRCs, etc.,) are operated through joint signatures of the authorized representatives. They are disabled from withdrawing or transferring money at the BC points due to non-availability of a system of verifying the signature of both the authorized signatories. However, they could only make deposits in SHG accounts at BC points. The Project has piloted a system called "Dual Authentication", where the Savings Bank accounts of SHGs are mapped to BC points.

**7. DEEN DAYAL
UPADHYAYA
GRAMEEN
KAUSHALYA
YOJANA (DDU-GKY)**

7. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DDU-GKY is a skill development programme for rural youth from families Below Poverty Line and is implemented by the Union and State Government in the fund sharing ratio of 60:40.

Rural youth in the age group of 18 to 35 years are imparted skill training in various trades and job roles through empanelled Project Implementation Agencies. The scheme guarantees a minimum of 70% placement for the trained candidates. The scheme has compulsory social inclusion of candidates from SC – 62%, ST – 3%, Minorities – 16%, Persons with Disabilities (PwD) – 3% and Women (all categories included) – 33%. The training courses are aligned with National Skill Qualification Framework (NSQF). Along with domain

curriculum, soft skill modules on spoken English and computer basics are mandated to enhance employability of the candidates.

During the year 2022-23, 20,309 youth have been enrolled for the training, of which 14,303 have completed training and 6,997 have been placed in various sectors.

7.1 Call Centre for Skill and Livelihood

Under the DDU-GKY Scheme, a Call-centre was established to handle the queries from youth regarding skill training courses, skilling institutions, Placements etc. The Call-centre has been scaled up to handle queries related to Livelihood schemes for SHGs under TNCDW. The Livelihood Helpline operates under 155330 short code.

7.2 Soft Skills Training with British Council

To ensure uniformity in the curriculum of spoken English and soft skills module across DDU-GKY Project Implementation Agencies, TNCDW has initiated the project on “Standardization of Curriculum for English and soft skills”. British Council has been engaged as Technical Support Agency which has developed a new curriculum for English and soft skills to make it more relevant to the needs of today. This has enhanced the employability skills of the candidates, thereby increasing their placement potential.

**8.TAMIL NADU
URBAN
LIVELIHOODS
MISSION
(TNULM)**

8. Tamil Nadu Urban Livelihoods Mission (TNULM)

Tamil Nadu Urban Livelihoods Mission (TNULM) aims to reduce poverty and vulnerability of the households by building strong community-based organizations and enable the urban poor to access gainful self-employment and skilled wage employment opportunities to improve their livelihoods. It also targets the needs of the urban homeless by providing shelters and addresses the livelihood concerns of the street vending community through access to credit and other services.

Tamil Nadu Urban Livelihoods Mission was initially implemented by the Commissionerate of Municipal Administration since its launch in 2014-15. Since TNCDW has a very rich experience in anchoring Poverty alleviation and livelihood

programmes in rural and urban areas, the State Government decided to bring all the livelihood Missions under TNCDW and thus, the TNULM was transferred to the Corporation in 2016-17.

Under TNULM, 1,16,904 SHGs have been newly formed since 2014 and 12,817 pre-NULM groups have also been brought within the ambit of Urban Mission. Presently, there are 1,29,721 Urban SHGs in the State.

8.1. Scheme Components

A) Social Mobilization and Institution Development (SM&ID)

TNULM envisages universal social mobilization of urban poor and vulnerable sections into Self Help Groups (SHGs) and federations. The Mission lays special emphasis on the mobilization of vulnerable sections of the urban poor such as SCs, STs,

Minorities, Women-Headed Households, Differently-abled, Destitute women, Migrant Labourers and Vulnerable Occupational Groups like Street Vendors, Rag Pickers, Domestic Workers, Construction Workers, etc. into SHGs.

a. Formation of Self Help Groups and Revolving Fund to SHGs:

The SHGs formed under TNULM, which have completed their mandatory trainings are graded after 3 months and provided with a Revolving Fund to enhance their corpus and increase internal lending among its members and gain access to Bank Linkage.

So far, 14.32 Lakh households were mobilised into 1.30 Lakh SHGs in Urban areas across the State and 1.26 Lakh SHGs have been supported with Revolving Fund to the tune of Rs.126.00 Crore.

During the year 2022-23, 20,000 SHGs have been formed and 17,615 SHGs have been assisted with Revolving fund to the tune of Rs. 17.61 Crore.

b. Formation of Area Level Federations and Revolving Fund to ALFs:

A minimum of 10 SHGs come together to get federated as an Area Level Federation (ALF) at the Habitation/Ward level. ALFs facilitate the SHGs to avail timely institutional credit at an affordable rate of interest, take up economic activities, participate Swachh Bharat Mission activities in urban areas.

So far, 44,477 SHGs were federated with 2,633 ALFs across the State and 2,383 ALFs have been supported with Revolving Fund of Rs.11.92 Crore.

During the year 2022-23, 500 ALFs have been formed and 271 ALFs have been

assisted with Revolving fund to the tune of Rs. 1.36 Crore.

c. Formation of City Level Federations:

The Area Level Federations are further federated into a City Level Federation at the town/ city level to take care of the higher-level requirements of ALFs and its member SHGs.

d. City Livelihood Centres (CLCs):

They act as a “one-stop Centre” for all citizens seeking services from the informal sector and provide a platform for the urban poor to promote their products and services. It also acts as a resource centre for those seeking information relating to employment and skill training opportunities.

So far, 80 CLCs have been established across the state with a cost of Rs. 8.00 Crore.

B) Employment through Skill Training and Placement (ESTP)

ESTP provides assistance for development and upgradation of skills of the urban poor so as to enhance their capacity for wage and self-employment. A minimum of 30% of the beneficiaries under the ESTP scheme are women. SCs and STs are enrolled in proportion to their population in the urban poor in the local body. Special reservations are made under the Programme for Differently abled, minorities and other vulnerable groups like construction workers, destitute widows, etc.

During the year 2022-23, 10,865 youth have completed training and 2,135 youth are

presently undergoing training across the State.

C) Capacity Building and Training (CBT)

The key objective of capacity building and training component of TNULM is to provide technical assistance in the fields of urban livelihoods promotion and urban poverty alleviation. It involves building of strong institutional structures at the State, District and Urban Local Body levels for efficient implementation of TNULM.

D) Self-Employment Programme (SEP)

Under this component, financial assistance is provided to individuals and groups from among the poorest sections to set up gainful self-employment ventures and micro enterprises, based on their aptitude, skill, training, aptitude and local conditions.

So far, Bank linkage of Rs.33,467 Crore has been provided to SHGs across the State.

During the year 2022-23, Bank linkage of Rs. 1,717.65 Crore has been provided to SHGs across the State.

a. Self-Employment Programme for Individuals (SEP- I):

Under SEP-I, urban poor interested to start enterprises are identified and provided loans up to Rs. 2 Lakh by banks along with interest subvention.

In the year 2022-23, 7,592 individual enterprises have been supported with bank loans of Rs.41.45 Crore.

b. Self-Employment Programme for Groups (SEP-G):

The aspirant members of the SHG or a group of urban poor are given support to set

up group enterprise for self-employment through bank loan to the maximum of Rs. 10 Lakh along with interest subsidy.

In the year 2022-23, 3,330 activity groups have been supported with bank loans of Rs.105.99 crore.

c. Self-Employment Programme (Bank Linkage) [SEP-BL]:

The urban SHGs are also provided credit linkage from Bank with interest subvention as per RBI norms of SHG-Bank Linkage Programme. The Interest Subvention to eligible groups are facilitated through the PAiSA portal for providing interest subvention on timely repayment in a transparent manner.

In this year 2022-23, interest subvention has been extended to the tune of Rs.48.69 Crore.

8.2. Partnership and Convergence

TNULM collaborates with many departments to achieve the overall objectives of poverty alleviation and livelihood promotion.

- Urban SHG members are supported by TNULM to receive seed capital support for micro-enterprises engaged in food processing under the PMFME Scheme in convergence with MSME department.
- Makkalai Thedi Maruthuvam (MTM) is being implemented in all 649 Urban Local Bodies through 2,256 Women Health Volunteers from SHGs in convergence with National Health Mission.
- SHG members play a key role in door-to-door awareness creation on

household waste management in SBM 2.0.

8.3 NULM Components implemented by Directorate of Municipal Administration

The following components are being implemented by the Directorate of Municipal Administration and TNCDW acts as the convening and funding organisation.

- Support to Urban Street Vendors (SUSV)
- Shelter for Urban Homeless (SUH)

**9. TAMIL NADU
RURAL
TRANSFORMATION
PROJECT (TNRTP) @
VAZHNDHU
KATTUVOM
PROJECT 2.0 (VKP)**

9. TAMIL NADU RURAL TRANSFORMATION PROJECT

World Bank assisted Tamil Nadu Empowerment and Poverty Reduction Project (TNEPRP) also called Vazhndhu Kattuvom Project 1.0 (VKP) was built on the lessons learnt from the implementation of Mahalir Thittam. The VKP was launched in 2005-06 with the objective of strengthening and empowering the institutions of the Poor, who were identified by the Participatory Identification of Poor (PIP) methodology. This successful strategy and approach were replicated in the TNSRLM Blocks and Districts from 2013. The results of the project activities and its impact were appreciable and got rated as a successful model for poverty alleviation and livelihood promotion. On completion of the Project in 2017, the TNRTP was launched in 2018 to build on the

initiatives and create higher order institutions to support enterprise promotion and funding.

TNRTP called as Vazhndhu Kattuvom Project (2.0) from the year 2021-22 assisted by World Bank is a third-generation poverty alleviation and economic empowerment project with a vision to transform rural communities by creating sustainable incomes and prosperity in rural areas through women led rural enterprises. The project is implemented in 3,994 Village Panchayats across 120 Blocks of 31 Districts (except Chennai, Thanjavur, Ariyalur, Perambalur, Dharmapuri, Kanyakumari and Thirupathur).

The budget outlay for the project is Rs.910.37 Crore with a fund sharing ratio of 70:30 between the World Bank and Government of Tamil Nadu.

Project Development Objectives

The Project Development Objectives (PDO) of Vazhndhu Kattuvom Project (VKP) is “to promote rural enterprises, access to finance and create employment opportunities” in selected blocks of Tamil Nadu.

9.1 Key Components

The Project comprises of the following four major components:

1. Rural Enterprise Ecosystem Development
2. Enterprise Business Plan Financing
3. Skills and Job Opportunities
4. Project Management

Also, Environment and Social Management Framework (ESMF), Gender Parity, Information, Communication &

Technology (ICT), Knowledge Management and Communication (KMC), Partnership and Convergence (P&C) cut across all the Project activities.

The following are the Project implementation strategies:

1. Technical and Financial Assistance for Enterprise promotion

Two types of enterprises are promoted under the Project.

- 1) Individual Enterprises
- 2) Group Enterprises

Individual Enterprises:

Individual enterprises are promoted through the Project through Covid Assistance Package, Matching Grant Programme and support for complying with statutory compliances through the Project's One Stop Facilitation Centres.

Group Enterprises:

The project promotes the following Groups

- i) Enterprise Groups
- ii) Producer Groups
- iii) Producer Collectives

These group enterprises are supported with technical inputs and financial assistance in the form of start-up funds as grant, bank credit and market access.

a) Start-up Funds to group enterprises

Start-up Funds are given to new group enterprises as grants to start a business. The funds are used as initial investment for procuring raw materials.

i. Producer Groups - Producers of a particular commodity are organized together for aggregation of farm produce to realise better income due to economies of scale.

Producer Groups with 30-150 producers are given start-up funds of Rs.75,000 based on milestones.

So far, a total of 5,000 producer groups have been assisted with start-up funds to the tune of Rs.50.73 Crore.

In 2022-23, 1,133 producer groups were assisted with start-up funds to the tune of Rs.8.49 Crore.

ii. Enterprise Groups- Enterprise Groups with 10 to 30 members having joint ownership and control over business activities with shared resources and profit, come together for product development, to reduce production costs, improve quality and increase their income. Enterprise Groups are sanctioned with start-up funds of Rs.75,000 based on achievement of corresponding milestones.

So far, a total of 1,000 Enterprise groups have been assisted with start-up funds to the tune of Rs.9.30 Crore.

In 2022-23, 152 enterprise groups have been assisted with start-up funds to the tune of Rs. 1.14 Crore.

iii. Producer Collective (PC)- It is a formal higher-level integration of producer groups for aggregation, value addition, marketing and providing service for economies of scale. They are sanctioned with start-up funds of Rs.30 Lakh in four tranches after achieving the respective milestones. The membership usually ranges between 300 and 3,000 producers. Other Projects had promoted 19 Producer Collectives which are now supported under VKP and 34 Producer Collectives have been newly formed under the Project. All the Producer Collectives have

been registered under the Companies Act, 2013.

In the year 2022-23, 53 producer collectives have been assisted with start-up funds to the tune of Rs. 7.00 Crore.

2. Community Skilling

Skill is an important asset and increases the capability of the poor and vulnerable to take up income generating activities. In order to provide skill to the rural people within reach through experts from the local community, the Community Skill School (CSS) and Community Farm Schools (CFS) are promoted.

Local practitioners / experts of traditional and highly remunerative arts, crafts and trades are selected and supported with minimum required infrastructure at the

village / block level to run CSS to facilitate access to skill training in rural areas.

Community Skill Schools (CSS)

Local and traditionally remunerative trades are identified by PLF which also selects local practitioners, experts or established entrepreneurs with necessary infrastructure as Master trainers for the training. These trainers set up Community Skill Schools in the same village/block and train interested youth on various trades for taking up either wage or self-employment. The Skill Schools are established at a cost of about Rs. 70,000 to Rs.1.00 Lakh which include the cost of the Trainer's Honorarium, training kits, uniforms, etc.,

Till 2022-23, 1,591 Community Skill Schools have been set up and 33,681 rural

youth have been skilled at a cost of Rs.11.92 Crore.

In 2022-23, 1,090 Community Skill Schools have been set up and 22,143 rural youth have been skilled at a cost of Rs.7.99 Crore.

Community Farm Schools (CFS)

To improve production, productivity, crop diversification including rearing of livestock and Poultry, Community Farm Schools are set up by farmers who have gained expertise due to years of experience and piloting new techniques and are able to transfer technical knowledge and practices to other farmers and producers. Experts and Lead Farmers (@SPARKs) are identified and trained through TNAU/KVK/TANUVAS to transfer best practices through hands-on-training and practical field demonstrations.

They provide continuous guidance and support the trained farmers. The Community Farm Schools are established at a cost of about Rs. 70,000 to Rs.1.00 Lakh including the honorarium to the Lead Farmer, training kits, laying of demonstration plots etc.

Till 2022-23, 5392 Community Farm Schools have been set up and 1,64,128 producers are being trained in farm and off-farm activities at a cost of Rs.45.75 Crore.

In 2022-23, 4271 Community Farm Schools have been set up and 1,29,439 producers are being trained in farm and off-farm activities at a cost of Rs.38.13 Crore.

3. Enterprise Finance through Formal Financial Institutions

To support enterprise run by individuals and groups to access finance, the Project has commenced the Matching Grant Program (MGP) and ensured bank linkages with formal financial institutions.

Matching Grant Program (MGP)

MGP is a financial instrument developed to fill the demand and supply gap in lending to rural enterprises. It targets first generation entrepreneurs, women, enterprise run by differently abled, enterprise groups, producer collectives; and other nano, micro and small enterprises who face a challenge in securing lending from formal financial institutions.

MGP facilitates proper documentation, preparation of business plan and reduces the

turnaround time for sanction and disbursal including utilization & repayment of loans. Under MGP, the beneficiaries are eligible for 30% backend subsidy on prompt repayment of 70% of the loan amount.

During 2022-23, 1,317 individual enterprises have been supported with matching grant to the tune of Rs.13.28 Crore aggregating to Rs.44.26 Crore loans from formal financial institutions.

4. Promoting Business Innovations

Through business innovation, existing products and strategies are redesigned and transformational ideas are taken up and new Innovations promoted to tackle development challenges in the enterprise ecosystem.

Under Business Innovation promotion, the project links innovators, start-ups and

students with individuals and groups engaged in micro-enterprises promoted under VKP.

In the year 2022-23, 10 innovative business projects are implemented to the tune of Rs.79.00 Lakh.

5. Capacity Building

Entrepreneurship Development Programme (EDP) is provided to entrepreneurs and Lead Farmers for enhancing their entrepreneurial skills in various aspects like finance, marketing, business plan preparation, convergence with other schemes, legal compliances, etc.,

So far 5,345 entrepreneurs and Lead Farmers have been trained at a cost of Rs.1.30 Crore.

Capacity Building on Governance and technical training were given to all the Board of Directors (BoDs) and Chief Executive

Officers (CEO) of all the Project assisted Producer Collectives.

Business viability training has been given to EDO/EFO and Financial management training is planned to be given to all the Project staff through reputed training institutions this year.

9.2 Support Institutions

i. Business Facilitation:

The Project supports new and existing entrepreneurs to gain access to market and financial linkages by preparation of business plans and facilitating legal and statutory compliances through One Stop Facility centres and Co-creation centres.

ii. Migration Support Centre (MSC):

Migration Support Centres (MSCs) act as walk-in resource centres for migrant

workers, from other districts and state in search of better employment prospects. MSCs will offer counselling, access to information, acclimatization support and provide targeted services to vulnerable displaced workers. One MSC started on a pilot basis in Chengalpattu District is functional with a capacity of 40 beds. Further, steps are being taken to set up MSCs in collaboration with skill training institutions, community-based organisations, industrial associations, etc.

9.3 Monitoring and Evaluation

Monitoring and Evaluation (M&E) is an important activity to keep track of the progress of various activities and provide feedback to Project managers to take timely corrective measures to make course corrections and improve performance and achieve the intended outcomes.

(a) Grievance Redressal Mechanism:

Awareness on work place safety for women entrepreneurs from SHG households have been created. Grievance Redressal Portal has been created for Project functionaries & beneficiaries to register their complaints. Grievances registered on the portal are addressed through respective District Project Management Unit (DPMU).

(b) Environmental & Social Management Framework (ESMF):

ESMF is a framework developed to ensure environmental and social sustainability of Project interventions. It is to prevent and mitigate adverse environmental and social impacts, enhance project benefits and promote green enterprises to ensure sustainability of value chains.

Under Participatory Guarantee System (PGS) of certification of Organic Products, 142 Acres of land owned by 133 farmers have been registered by Regional Council (RC) for organic farming taken up through the Project.

(c) Management Information System:

Information, Communication and Technology (ICT) is an inevitable part of the Project to establish a digital platform for the real time monitoring. The Integrated Digital Platform (IDP) portal (www.idp.tnrtp.org) strengthens the Management Information System (MIS) of the Project and serves as a ready reckoner for all the data and information related to the VKP Project.

(d) Knowledge Management, Communications & Learning Systems:

Knowledge Repository is a platform to facilitate the access of all information relating to the Project in a digital form so that all the stakeholders can have real-time access to all the project related Guidelines, SOPs, Information Education Communication (IEC) materials, Photo & Video documentation, Success Stories, etc.,. The website URL of TN RTP is www.tnrtp.org

Activities proposed for the year 2023-24

- Start-Up grant will be provided to 53 Producer Collectives at a cost of Rs. 8.00 Crore.
- Matching Grant assistance will be given to 4000 Individual Enterprises and 100 Group enterprises at a cost of Rs. 53.00 Crore.

- Entrepreneurship Development Programme will be conducted to 3,000 Nano, Micro and Small Entrepreneurs at a cost of Rs.2.00 Crore.

10. CONCLUSION

10. CONCLUSION

Tamil Nadu Corporation for Development of Women is fully committed to holistic empowerment of women and has been playing a pivotal role in ensuring economic empowerment of women, poor and marginalised through skill development programs and livelihood schemes.

The Corporation will continue to take efforts to enrol all left out women into the SHG fold, build their capacities and federate them into community based organisation. The capability of the CBOs will be enhanced to ensure government scheme benefits are delivered through and for the women members in SHGs. The Livelihood Missions are also committed to social development amongst the downtrodden, who are the target beneficiaries of the missions, both in Urban and Rural Areas.

Beyond economic empowerment, TNCDW will strive to bring about gender parity in the society by building awareness among men and women on gender, equality, equity and support the women to claim their rights and access legal support systems when in need.

The Livelihood activities promoted through TNSRLM, TNULM and VKP in both farm and non-farm sector will be further strengthened through cluster development, value addition, marketing and branding. The synergy between the missions will be further enhanced through sharing of resources, best practices and models for greater value to the society.

TNCDW will work closely with other departments to ensure that the benefits of government schemes reach the poorest of the poor and the SHG network is fully utilised

for delivery of government schemes and services to the last mile, which will not only improve targeted and efficient delivery of services but also improve the lives and livelihoods of SHGs.

TNCDW under the dynamic leadership of the **Hon'ble Chief Minister of Tamil Nadu, Thiru M.K.Stalin** renews its commitment to carry forward the vision of the Hon'ble Chief Minister to create a poverty free Tamil Nadu and to create a society that is more equal in all dimensions of development.

UDHAYANIDHI STALIN

Minister for Youth Welfare and
Sports Development
Government of Tamil Nadu

State Level function for Distribution of Credit to SHGs



Hon'ble Chief Minister of Tamil Nadu participated in the State Level function for Distribution of Credit to SHGs at Tiruchirapalli, on 29.12.2022.

Hon'ble Chief Minister's Breakfast Scheme



Hon'ble Chief Minister launched the breakfast scheme at Madurai on 15.09.2022.



Hon'ble Minister for Youth Welfare and Sports Development, Visited Primary school at Sooramangalam in Salem district on 16.02.2023 to review CMBFS.

Farm Livelihoods promoted under TNSRLM



Women Farmers using farm machinery hired from Custom Hiring Centre



Women Farmers engaged in Vegetable Cultivation



SHG women engaged in Goatery



Apiary Micro Enterprise Unit run by SHG

Non Farm Livelihoods promoted under TNSRLM



SHG engaged in Basket Weaving



SHG engaged in production of food items



SHG engaged in Coconut based Crafts



SHG run Garment Unit

Livelihood activities under TNULM



SHG Group Enterprise – Wood Carving Unit



SHG Nano Enterprise – Aari Design Unit



Electrician Training to Urban Youth under ESTP



SHG Group Activity – Leasing of Tea Estate and Processing of Tea Leaves

Enterprise groups & Producer groups promoted under - VKP



Enterprise Group - Pottery



Matching Grant Beneficiary – Weaving unit



Producer Group – Turmeric Cultivation



Community Skill School – Two Wheeler Mechanic

Convergence activities with other departments



Namma Ooru Superu Campaign
with RD&PR Dept



Manjappai Campaign with Environment,
Climate Change & Forests Department



Samathuva Pongal Campaign with RD&PR Dept

Makkalai Thedi Maruthuvam

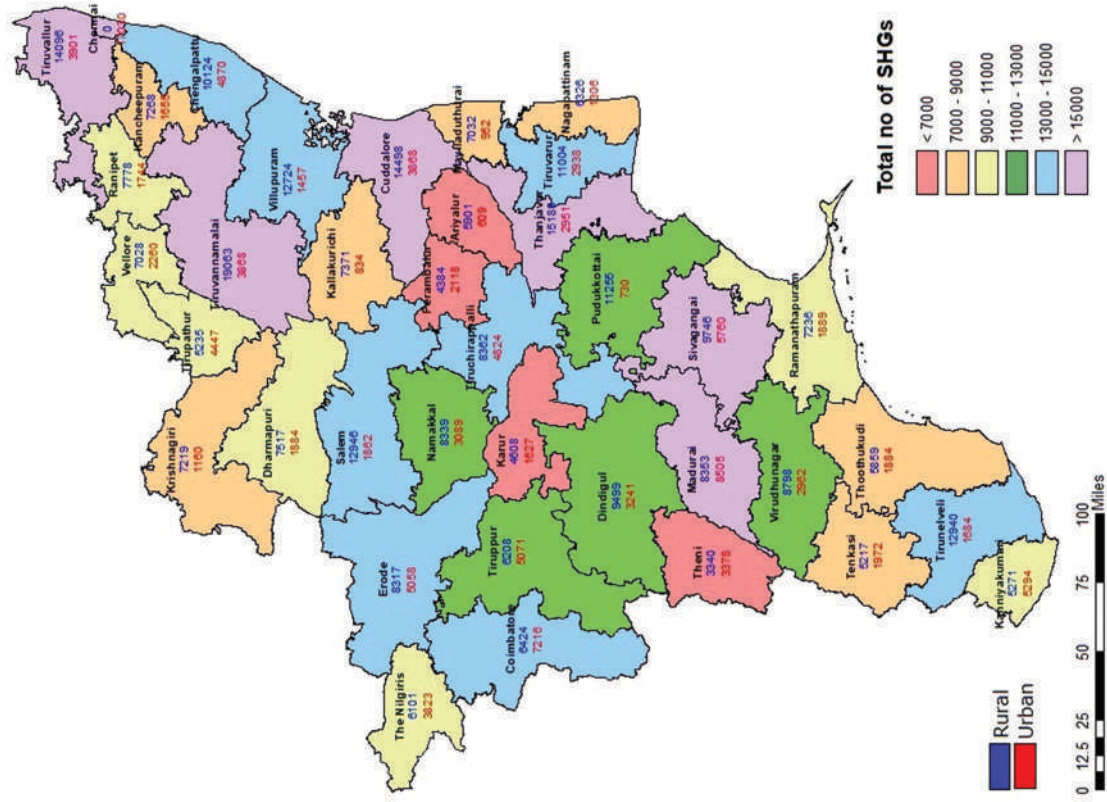


Women Health Volunteer from TNSRLM
delivering health care in Rural Areas

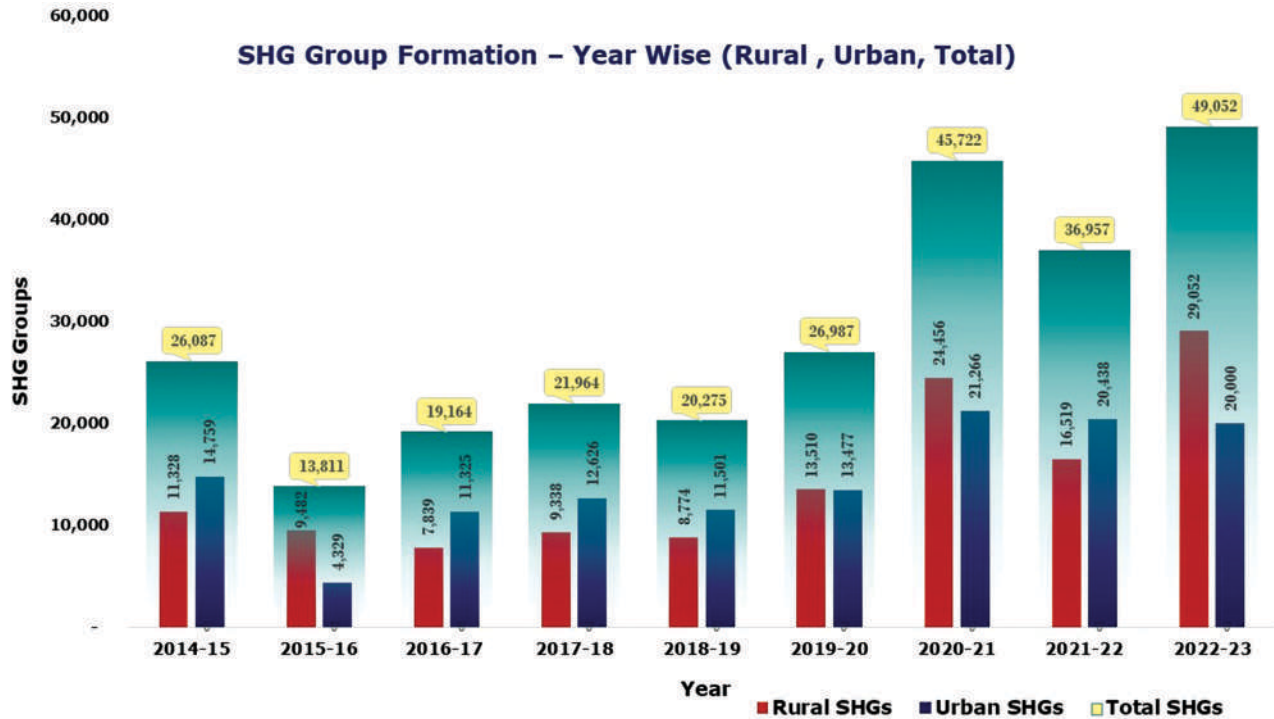


Women Health Volunteers from TNULM
delivering health care in Urban Area

District-wise Distribution of Rural and Urban SHGs as on 17.03.2023

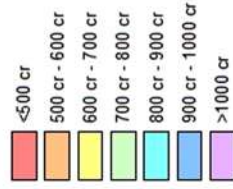
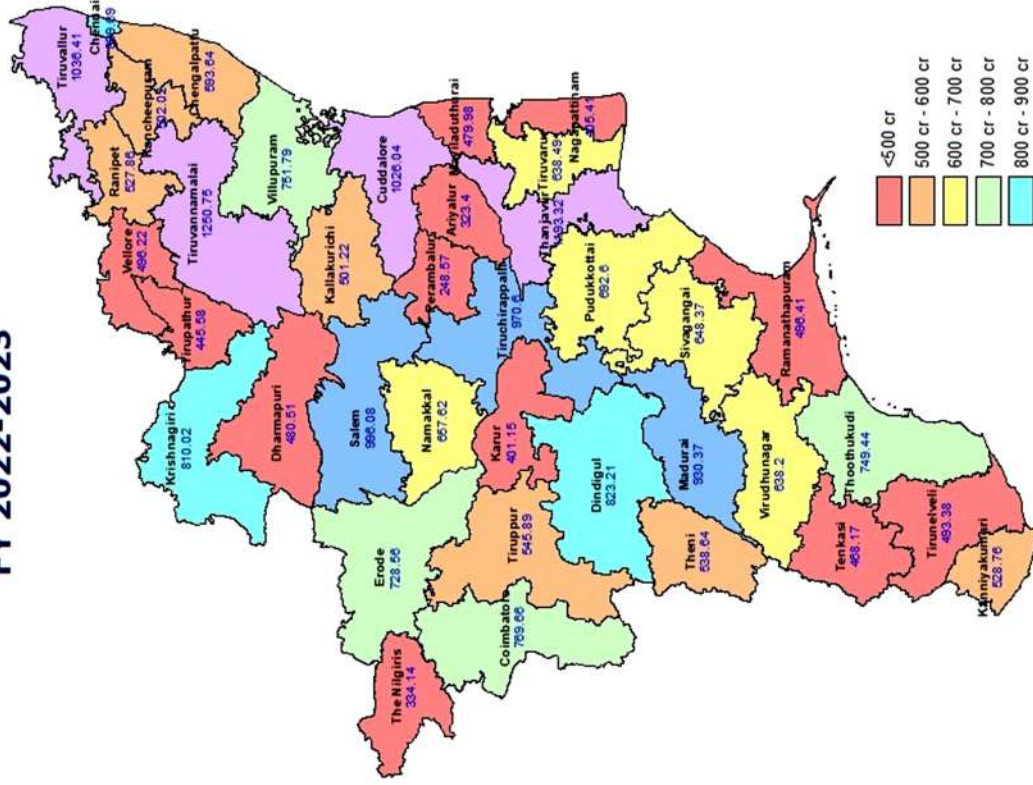


SHG Group Formation – Year Wise (Rural , Urban, Total)

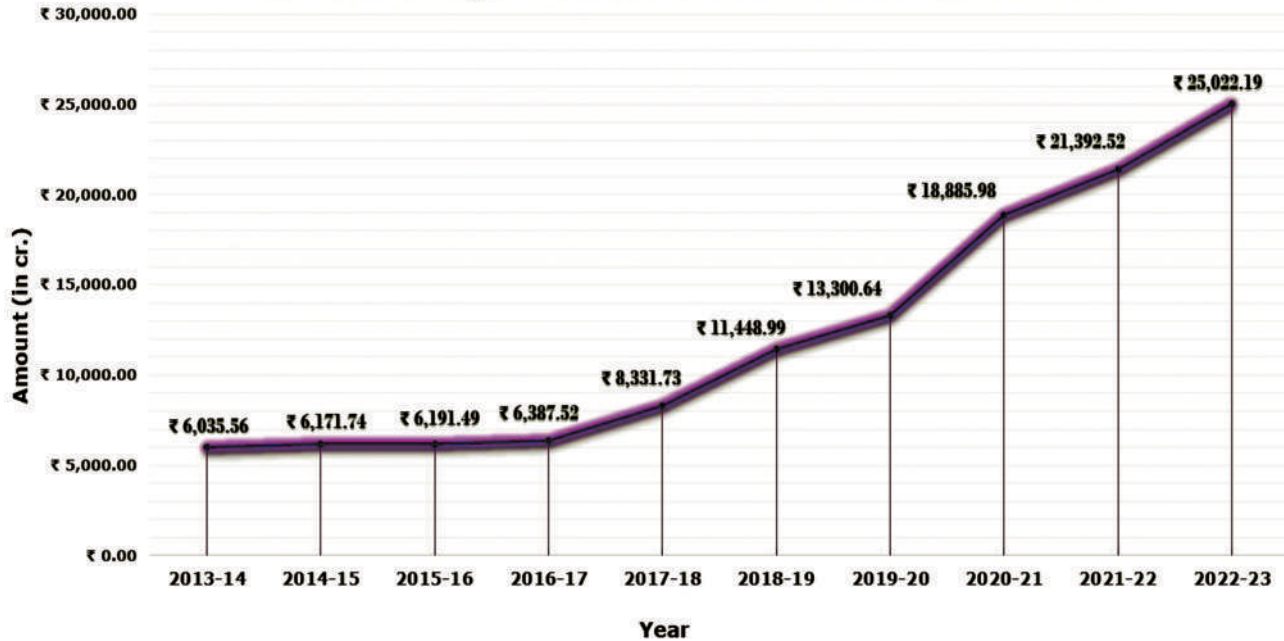


District-wise Credit Linkage To SHGs

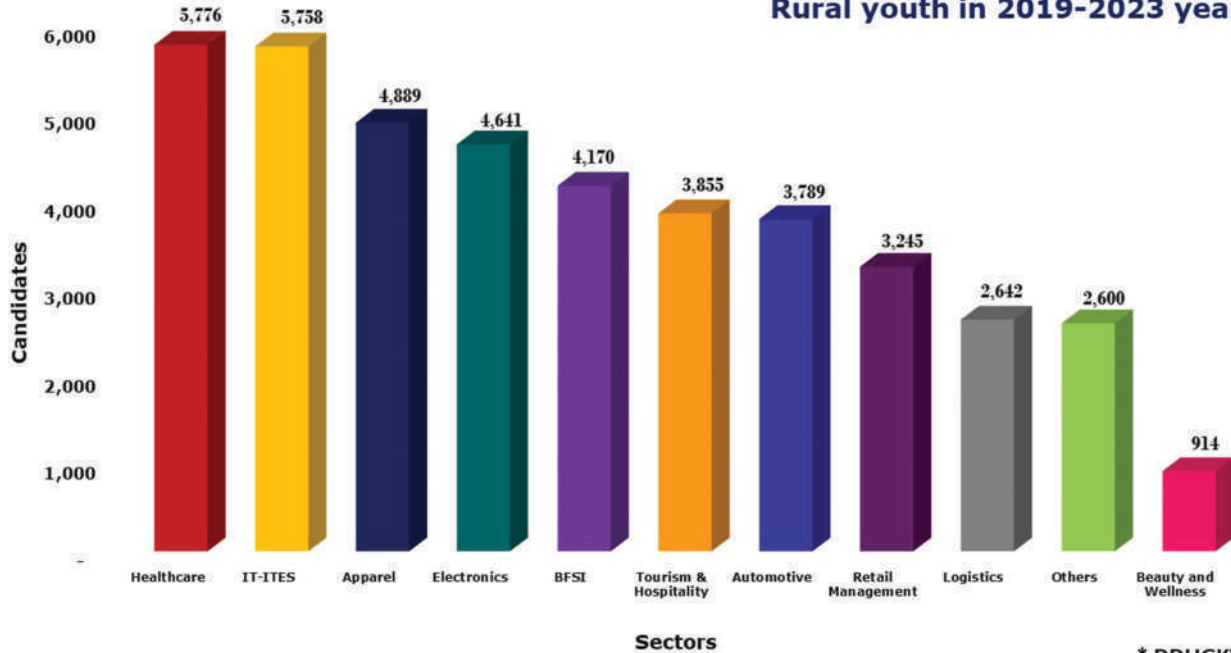
FY 2022-2023



SHG Bank Linkage – Year Wise Achievement For Last 10 Years



Sector wise skill training provided to Rural youth in 2019-2023 year



VKP - Community Skill School- Trade wise

Total CSS
1591



- Legend**
- ▼ Tailoring/Aari Embroidery (248)
 - Masonry and Concrete work (109)
 - ▶ Mushroom Cultivation (73)
 - ▲ Two Wheeler Mechanic (83)
 - ▼ Jute Bags (75)
 - Handicrafts (148)
 - ▲ Food Value Addition (124)
 - Electric Works (114)
 - ⊕ Kota Pottery (1)
 - Toda Embroidery (3)
 - Others (613)



VKP - Community Farm School- Commodity wise

Total CFS
5392



Legend

- Animal Husbandary (2452)
- Groundnut (916)
- Blackgram (450)
- Vegetables (487)
- Banana (230)
- Coconut (134)
- Greengram (93)
- Millet cultivation (265)
- Others (365)



