



# **RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT**

## **Poverty Alleviation Programme and Rural Indebtedness**

### **POLICY NOTE 2024 - 2025**

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# **1. INTRODUCTION**

## Introduction

'முடியுமா நம்மால்' என்பது தோல்விக்கு முன்பு வரும் தயக்கம்.

'முடித்தே தீருவோம்' என்பது வெற்றிக்கான தொடக்கம்'

- முத்தமிழறிஞர் கலைஞர் அவர்கள்,  
மாண்புமிகு முன்னாள் தமிழ்நாடு முதலமைச்சர்

நாட்டிற்கே முன்னுதாரமாகத் திகழும் உன்னதத் திட்டமான சுய உதவிக் குழு இயக்கத்தை வடிவமைத்து, அதை வெற்றிகரமான இயக்கமாக வார்த்தெடுத்து, இன்று பல இலட்சக்கணக்கான மகளிரின் வாழ்வில் ஒளியேற்றியவர் நமது முத்தமிழறிஞர் கலைஞர் அவர்கள் தான் என்பது மிகையல்ல.

வறுமை ஒழிப்புத் திட்டங்களின் முன்னத்தி ஏராக விளங்கி வரும் மகளிர் திட்டத்தின் கீழ் தமிழ்நாடு மாநில ஊரக வாழ்வாதார இயக்கம், தமிழ்நாடு நகர்ப்புர வாழ்வாதார இயக்கம், தீனதயாள் உபாத்தியாய கிராமப்புற திறன் பயிற்சித் திட்டம் மற்றும் வாழ்ந்து காட்டுவோம் திட்டம் ஆகியத் திட்டங்கள் இன்று, ஆல்போல் தழைத்து அருகுபோல் வேரோடி அனைத்து மக்களுக்கும் பயன் பெறுவதற்கு அடித்தளமிட்டவர் முத்தமிழறிஞர் கலைஞர் அவர்களே.

இச்சீர்மிகு திட்டங்களால் நம் தமிழ்நாட்டின் கடைக்கோடி கிராமத்தில் வசிக்கும் பெண்கள் கூட இன்று பல்வேறு பயிற்சிகள் பெற்று, தொழில் முனைவோராகி, பொருளாதார சுயசார்பும், தன்னம்பிக்கையும் மிக்கவர்களாகத் திகழ்கின்றனர்.

முத்தமிழறிஞர் கலைஞர் அவர்களின் வழியில், சுய உதவிக் குழுக்களின் மகளிருக்கு தன்னம்பிக்கை ஏற்படுத்தி, அவர்களின் முன்னேற்றத்தில் உள்ள தடைகளைத் தகர்த்து, அவர்களுக்கு வளமான வாழ்வை பெற்றுத் தரும் வகையில் பல்வேறு திட்டங்களை தமிழ்நாடு மகளிர் மேம்பாட்டு நிறுவனம் செயல்படுத்தி வருகிறது.

"ஏழைகளின் சிரிப்பும் - மகளிரின் மகிழ்ச்சியும்தான் சிறந்த நிர்வாகத்திற்கு உண்மையான அளவுகோல்!"

மு.க. ஸ்டாலின் அவர்கள்  
மாண்புமிகு தமிழ்நாடு  
முதலமைச்சர்



The Government of Tamil Nadu has been pioneer State striving for economic independence, social development and political empowerment of the women through multitudinous schemes. Female population constitutes nearly half of the total population in the State. Empowering them has a multiplier effect on the economy as they are able to take more informed social and economic decisions about themselves, their family and next generation.

Women's empowerment is being promoted by enhancing women's sense of self-dignity, their ability to self-determine and their right to influence social change for themselves and others. Tamil Nadu has taken a remarkable lead in developing visionary policies to uplift and empower women. Such initiatives emphasize the State's commitment by creating a society

where every woman can thrive without discrimination or prejudice. 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 the Self-Respect Movement Conference held in the State, way back in 1929.

The women of Tamil Nadu are considered among the most empowered in the country due to the implementation of innovative socio-economic policies in the areas of education, employment, critical infrastructure, social security schemes, and welfare measures, along with rapid industrialization.

The Self-Help Group (SHG) movement started in 1989 by the 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.

Community mobilization, self-employment and group activities were utilized to target poor and marginalized women, resulting in the creation of micro-enterprises and clusters that support the lives and livelihoods of over 5 million women.

Presently, Tamil Nadu Corporation for Development of Women (TNCDW) is executing Rural and Urban livelihood Missions and World Bank assisted (Externally Aided Project) 'Vaazhndu Kaattuvom' Project. These programmes are strongly embedded 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 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 through skill development and capacity building.

Sustainable Development Goal (SDGs) No.5 of the United Nations, aims to end all discrimination against women and girls and ensure equal access to health and education, equal opportunities for employment and equal rights for economic resources. Tamil Nadu performs well on several aspects of gender equality and women empowerment.

TNCDW has been consistently taking efforts to achieve the following six goals of Sustainable Development goals, namely

- (1) No poverty
- (2) Zero hunger
- (3) Good health and well-being
- (4) Gender equality

- (5) Decent work and economic growth
- (6) Reduced Inequalities.

The Community Based Organizations i.e., Panchayat Level Federation (PLF) and Block Level Federation (BLF) through the resource persons have been given required capacity building on Food, Nutrition, Health and WASH and also to ensure gender equality, capacity building is given to the SHGs, CBOs (PLF and BLF) through the Gender Resource Centers established in the Blocks (more popularly known as Vanavil Maiyam).

Through all these efforts, TNCDW is continuously trying to include SDG objectives while implementing various Livelihood Programs for the rural and urban poor women across the State.

Poverty alleviation, livelihood promotion and other schemes are implemented by TNCDW in partnership and convergence with other departments. TNCDW is taking all efforts to not only ensure sustainable income for the target poor women and marginalised sections of society including women through livelihood programmes but also converge all entitlements and scheme benefits to enhance their quality of life.

The State's focus is on the upliftment of women through various policies specifically, designed interventions and implementation of many programmes to eradicate poverty and to provide employment opportunities to them with the noble goal of "No One is Left Behind"

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



## **2.1 History of TNCDW**

The Government of Tamil Nadu was among the pioneering States to have established a separate entity for Socio-economic development of Women viz., Tamil Nadu Corporation for Development of Women (TNCDW) which was registered under the Companies Act and incorporated on 9<sup>th</sup> December 1983.

Tamil Nadu Corporation for Development of Women (TNCDW) was established with the primary objective of social and economic empowerment of women through entrepreneurship, to identify industries suitable for women, to undertake marketing activities of products manufactured by women and encourage women to form SHGs through training and credit facilities.

The Tamil Nadu Corporation for Development of Women is an aegis organisation anchoring various poverty alleviation and livelihood missions working for the improvement of poor, marginalised and vulnerable in both rural and urban areas.

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 while 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 fostered 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).

## **2.2 Organisational Structure**

Tamil Nadu Corporation for Development of Women was registered under the Companies Act, 2013. The Principal Secretary to Government, Rural Development and Panchayat Raj Department is the Chairperson of the Corporation. 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 Mission Management Unit (SMMU). Subject experts are engaged as consultants to provide scheme inputs for imparting capacity building, social mobilisation & institution building, partnership & convergence, financial inclusion, livelihood, and enterprise promotion activities.

At the District level, the District Mission Management Unit (DMMU) is headed by the Project Director (TNSRLM) in Joint Director Cadre. The Project Director is assisted by the Assistant Project Officers for each thematic area to co-ordinate and accomplish scheme activities at the field level.

In rural areas, the Block Mission Manager serves as the head of the Block Mission Management Unit (BMMU) and is supported by the Block Coordinators for each

thematic area of scheme implementation. Similarly, in urban areas, one Community Organizer (CO) is assigned to monitor the implementation of the programme components for every 3,000 target poor households.

At Village Panchayat level, Community cadre staff 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 in all thematic areas for implementation of scheme activities. 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 International Fund for Agricultural Development (IFAD) Project**

The Rural Development programmes implemented during the early 1980s did not target women as a specific group. The development of Women and Children in rural areas 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 upliftment and social advancement. In this the context, IFAD Project was conceived.

TNCDW entered into an agreement with International Fund for Agricultural Development (IFAD) to establish a new approach within the frame of government programme that focus on entire 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 seed for this SHG revolution was sown in the year 1989 in two Blocks in the Dharmapuri District of Tamil Nadu through an International Fund for Agricultural Development (IFAD) assisted pilot project. The programme was extended to Salem and South Arcot districts in 1992 and to Madurai and Ramanathapuram districts in 1993. The State government through its organ the Tamil Nadu



Corporation for Development of women (TNCDW), stepped in with its programme soon came to be known as 'Mahalir Thittam' (MaThi) – Women's programme and this gave thrust to the movement

Financial credit to the tune of over Rs.80 crore was extended to 1,20,960 women in 5,207 Self Help Groups for a period of nine years. The IFAD project officially ended on 31.12.1998 and 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 penurious and most underprivileged women below the poverty line through the Self-Help

Groups. The State was persuaded about this strategy by the former Chief Minister Dr. Kalaignar M. Karunanidhi in 1997 and launched "Mahalir Thittam" as a fully funded State Scheme. The project was implemented in a phased manner and initially covered all rural districts. Chennai became the last district to be covered under 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 joined together and took up savings and thrift. TNCDW put concerted efforts to generate 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 Swarnajayanti Gram Swarozgar Yojana (SGSY), a Centrally Sponsored Scheme across the country in 1999, to effectively implement activities related to rural poverty alleviation and economic empowerment.

With continuous nurturing of the SHG movement in the State, currently, under TNCDW, a total of 4.73 Lakh active SHGs are existing 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 mandate for the socio-economic development 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:

- i) Tamil Nadu State Rural Livelihoods Mission (TNSRLM)
- ii) National Rural Economic Transformation Project (NRETP)
- iii) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
- iv) Tamil Nadu Urban Livelihoods Mission (TNULM)

## **4.1 Tamil Nadu State Rural Livelihoods Mission (TNSRLM)**

The Government of Tamil Nadu is implementing a scheme called Tamil Nadu State Rural Livelihood Mission from the year 2012-13. Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) programme of the Union Government is implemented as TNSRLM. The Mission activities are jointly funded by Government of India and the State Government in the ratio of 60:40. The objectives of TNSRLM is to build strong and vibrant institutional platforms of the poor in the rural areas which enable them to increase their household incomes through livelihood enhancements and access to financial and other services. Under this scheme, the target group comprises of poor and vulnerable section of the community. The

target people are organized into active Community Based Organizations (CBOs) to provide sustainable livelihood opportunities.

#### **4.2 National Rural Economic Transformation Project (NRETP)**

The NRETP is supported by World Bank for providing assistance to Government of India to take up pilot projects as testing proof on concept of Livelihood and enterprise promotion activities and is implemented in 20 Blocks in 5 Districts of the State. It will help women in rural households shift to a new generation of economic initiatives by developing viable enterprise for farm and non-farm products. A key focus of the Project is to promote women-owned and women-led farm and non-farm enterprises across value chains; enable them to build businesses that help them access institutional finance,

markets and networks; and generate employment. This Project is being implemented from 2019 and is funded by Union and State Governments in the ratio of 60:40. It is scheduled to close on 30<sup>th</sup> June 2024.

#### **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. By developing skills and productive capacity of the rural youth from poor families. The Programme ensures a minimum of 70% placement for wage employment to trainees on successful completion of skill training and with National Skill Qualification Framework (NSQF) certification. It enables poor and marginalized to access benefits and



ensures inclusive program design to benefit vulnerable sections.

#### **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 jointly funded by Union and State Government in the ratio of 60:40.

# **5. SOCIETIES UNDER TNCDW**

## **5. Societies under TNCDW**

### **5.1 Tamil Nadu State Non-Governmental Organizations and Volunteers Resource Centre (TNVRC)**

Tamil Nadu State Non-Governmental Organizations and Volunteers Resource Centre (TNVRC) was established in the year 2001. It was registered as a society under Tamil Nadu Societies Registration Act, 1975 and is functioning under the umbrella of Tamil Nadu Corporation for Development of Women. The objective of the TNVRC is to provide capacity building to stakeholders includes Project staff, Community Based Organizations (CBOs) and Resource Persons at State, District & Block levels, Preparation of various training materials, manuals, guide books etc.

TNVRC is being involved in empanelment of State Resource Persons (SRPs), District Resource Persons (DRPs) and Block Resource Persons (BRPs) on various thematic areas of TNSRLM. In addition, TNVRC has developed various training manuals on SHG refresher guide book, Community Bank Coordinators (CBC) guide book, Banker's orientation training manual, Nirangal-Menstrual Health Hygiene (MHM), Food, Nutrition, Health and WASH (FNHW) hand books, etc.

In the year 2024-25, TNVRC has proposed to conduct grading of Makkal Katral Maiyams (MaKaMais)/Community Managed Training Centres (CMTCs).

## **5.2 MUTRAM - A Monthly Magazine**

To connect with the SHG women, a monthly magazine was found essential to act

as an Information, Education and Communication (IEC) tool to highlight various activities and schemes being implemented by Tamil Nadu Corporation for Development of Women. Consequently, the MUTRAM society was formed and registered in the year 1998 under the Tamil Nadu Societies Registration Act, 1975. The MUTRAM Tamil monthly magazine is being published for more than 25 years.

Now, around 1,30,000 copies of MUTRAM magazine are being sent to the subscribed SHGs having 22 lakh members across the State. MUTRAM brings the news about the success stories of Self-Help Groups (SHGs), new schemes, Village Poverty Reduction Committees (VPRCs), Panchayat Level Federations (PLFs), Block Level Federations (BLFs) etc., from all districts.

The main objective is to collect and disseminate the information about women related developmental activities and updates on various schemes. MUTRAM monthly magazine brings out the success stories of SHGs, CBOs and other women development projects being implemented by the Government of Tamil Nadu in rural and urban areas.

Also, MUTRAM covers Consumer Protection, Rights of Women, Women Education, Women Protection Laws, Poverty alleviation programmes, the importance on savings, women entrepreneurship, Development Programmes, Group activities, Natural Farming methods, Health awareness, activities of differently abled persons are being published to provide necessary information to all the SHGs formed under rural and urban livelihoods programmes.

### **5.3 Tamil Nadu State Supply and Marketing Society - TNSSMS**

One of the various support organisations for product promotion and Marketing activities of SHG product at the apex level is the State Supply and Marketing Society. The society strives to create backward and forward linkage in order to gain economies of scale for the SHG products.

This is taken up through organising exhibitions at the State, nominating representatives for national and department exhibitions. Within its purview, the society has its control over the District Supply and Marketing Society (DSMS) and other Marketing avenues created in the districts.

The DSMS provides support to the SHGs in value addition, diversification, cross linking and packing facilities. Besides, imparting knowledge on price fixation, regulation on compliance, quality assurance, payment gateways and probable fraudulence are taken up on regular basis. It also organises fairs and exhibitions for promotion and sale of the products.



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

## **6. Tamil Nadu State Rural Livelihoods Mission (TNSRLM)**

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 since 2012. 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 platform for the poor and organize them into active Community Based Organizations for providing sustainable livelihood opportunities.

## **6.1. Institution Building and Capacity Building**

### **Social Mobilisation and Institution Building**

Self Help Groups are formed with 12 to 20 targeted poor women in the age group of 18 to 60 years. The SHGs are mandated to conduct regular meetings, promote savings and practise internal lending among its members, thus inculcating the habit of collective and democratic decision making.

#### **Formation of SHGs:**

TNSRLM utilises the Participatory Identification of Poor (PIP) data to identify the left out Very Poor, Poor, Differently abled, Vulnerable, Tribal and other Marginalized communities and women from target households into the SHG fold.

The Animators and representatives from among 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 2023-24, 13,508 new SHGs were formed under TNSRLM.

### **Saturation of SHG Formation:**

The State of Tamil Nadu identified the target households through Participatory Identification of Poor (PIP) process from 2005 – 2014 in a phased manner.

During 2022, Government decided that PIP process has to be done for updation of the targeted households, subsequent to the COVID-19 Pandemic. TNSRLM has updated the original PIP list with death and migration. The updated list was placed before the

Grama Sabha during October 2022 for final inclusion and deletion. Totally 31.87 lakhs of eligible households were identified in this process and they are being mobilised into SHGs.

Thus, TNSRLM strives for 100% saturation of SHG formation in rural areas.

## **Community Based Organisations**

### **Panchayat level Federation (PLF):**

SHGs formed are integrated into the Panchayat Level Federations (PLFs). It is a registered entity under Tamil Nadu Societies Registration ACT 1975. Efforts are being taken to federate all SHGs into PLFs. PLFs provide an institutional framework for taking up of economic activities. It acts as a link between the DMMU and the SHGs. Government of Tamil Nadu issued G.O.Ms.No.125, RD & PR (CGS - 3) dept., dt:

21.07.2008, to strengthen Panchayats Level Federations. As per the G.O. PLFs are provided with various capacity building trainings and are empowered to take up various activities.

### **Roles and Responsibilities of PLFs:**

- To ensure integration of all SHGs in the village.
- To mobilize all eligible women identified in the PIP process into SHGs.
- Democratic selection of Office Bearers.
- Facilitate the Capacity Building of SHGs.
- To monitor the maintenance of book of records of SHGs.
- To ensure the preparation of Micro Credit Plan by all SHGs.
- Monitoring the utilisation of Revolving Fund (RF) & Community Investment Fund (CIF) given to SHGs.

- To ensure prompt repayment of internal and external lending.
- To disseminate the information about various schemes of Government.
- Act as a financial intermediary for SHG members.

### **Sub-committees of PLFs:**

The PLFs have 4 different sub committees for the following purposes.

- i) SHG formation and strengthening.
- ii) Credit linkage and monitoring.
- iii) Livelihood Promotion
- iv) Addressing social issues

The above sub committees help the PLF in betterment of the lives of the community members.

### **Social Audit Committee (SAC):**

A Social Audit Committee is constituted by the General Body to monitor the activities of PLF. All the 5 members of the Social Audit Committee will be selected from among the federated SHG members who are not part of PLF – Executive Committee or Habitation Level Forum office bearers. This committee will report its findings, recommendations etc., to PLF – General Body periodically.

### **Formation of Village Poverty Reduction Committee (VPRC):**

It is a committee of 11 to 19 members with representatives from target households such as Very poor, Poor, Differently abled, Vulnerable and Tribals.

VPRC aids the target populations by providing individual loans from Vulnerability Reduction Fund and thus, striving to reduce



their vulnerabilities and improve their livelihoods.

### **Block Level Federations (BLFs):**

The BLFs are formed with the representatives of the PLFs from each Panchayat in that Block. In the State, all 388 Block Level Federations have been formed and registered.

The functions of BLFs are:

- To identify viable and sustainable income generation activities for the community
- To ensure the timely repayment of loans
- To ensure the easy access of bank linkages by PLFs.
- To ensure social inclusion and to address social issues like Gender, Rights & Entitlements, Food, Nutrition, Health and WASH etc.
- To act as Block Level Training Centre to conduct all capacity building training using

the services of Community Resources Persons (CRPs).

### **Capacity Building**

Capacity building is the key to community development and is achieved through sustained efforts at improving the capability of SHG and its federation members.

### **Capacity Building to Community Based Organizations (CBOs):**

Capacity Building is being provided to the staff of Project at all levels and to Community Based Organizations. The pro-poor organizations such as SHGs, PLFs, VPRCs, BLFs, MaKaMai (Makkal Kattral Maiyam) etc., are provided with necessary training to achieve the Mission objectives. Governance and financial management are given prime focus during training to the

CBOs. Capacity Building trainings are being provided in the following areas:

- Training to the newly formed SHGs members.
- Training to Animator & Representative of SHGs.
- Training on Governance and Financial management to the office bearers of PLFs.
- Training to PLF Executive Committee members.
- Training to members and Office bearers of Block Level Federations.
- Training for the improvement of poor graded CBOs.
- Refresher training to all SHG and its members.
- Refresher training to book keepers of SHGs, VPRCs, PLFs and BLFs.

## **Refresher Training:**

In 2023- 24, one-day refresher training has been provided to Animator & Representative of all SHGs on all components of TNSRLM. About 3.18 lakh SHGs in 21,218 batches have been trained with the support of 388 Block Resource Persons (BRPs). For the first time, this was monitored through an online monitoring mechanism – ‘Mathikalam’ portal.

## **Community cadres of TNSRLM:**

Social capital is one of the biggest assets for any community development project. TNSRLM has developed various thematic resource pool at various level – State, District, Block and Village level for implementing and monitoring the various components of the project activities. At the

village panchayat level, community cadres carry out theme-based activities as below:

**Table - 1**

<b>S.No</b>	<b>Themes</b>	<b>Community Cadres</b>
1	Institution Building & Capacity Building	Community SHG Trainer (CST)
2	Financial Inclusion	Community Bank Coordinator (CBC)
3	Livelihoods Promotion	Community Resource Person-Farm
		Community Resource Person - Non-Farm
4	Partnership & Convergence	Community Resource Person (P&C)
5	Skill Training	Community Professional (Jobs)

**Model Block Level Federations:**

Model Block Level Federation aims at eliminating rural poverty through promotion and strengthening of member owned, member managed, member

controlled financially sustainable SHGs and their federations.

**Objectives:**

- To promote financially self-sustainable Federations.
- To develop SHG Federations as demonstration sites.
- Act as an apex training center for replication of the same model in the remaining blocks.
- Developing of social capital.
- Act as a resource center to fulfil the training needs of CBOs.

**Vision Building Exercise (VBE):**

In order to make the Model Block Level Federation as a self-sustainable institution, the Vision Building Exercise is being provided with three-pronged strategies of Visioning, Annual Action Plan and Business Development Plan.

Vision Plan is to arrive the SHG member's dreams and requirements by individual, family, and village in multiple dimensions.

Annual Action Plan is a strategic timeline calendar and schedule to achieve SHG members vision plan.

Business Development Plan is being prepared to achieve the self-sustainability of the Model Block Level federation.

### **Expected Outcomes of MBLFs:**

- Model BLFs shall demonstrate standard systems.
- Model BLFs will be inclusive and equitable in nature, The BLFs shall include all eligible members especially most vulnerable into SHG fold and give priority to them in provision of all benefits and services.

- Model BLFs will have PAR < 5% (>30 days)
- Model BLFs will have legal identity and fulfil statutory requirements regularly.
- Higher order social capital will be developed for members of Model BLF
- All project staff will be trained on PLF to function effectively.

### **Makkal Katral Maiyam (MaKaMais) / CMTCs:**

Makkal Katral Maiyam (MaKaMai) were established in 26 districts by erstwhile of Vazhndhu kattovum Projects. It was registered under Tamil Nadu Societies Registration Act under 1975. MaKaMais is an organization that comprising of skilled and experienced community professionals from villages, whom have track proven record of rendering services of implementation



poverty reduction programs. Now, these MaKaMais also act as a Community Managed Training Centres (CMTCs) for taking up of all capacity building training of CBOs.

## **Financial Assistance to SHG**

### **(i) Revolving Fund (RF):**

Revolving Fund of Rs.15,000/- is being provided to all trained and positively graded SHGs on completion of 3 months which helps to accelerate the group corpus for internal lending and to facilitate their access to higher credits through banks.

During the year 2023-24, 14149 SHGs were given revolving fund to the tune of Rs.21.22 crore.

## **(ii) Community Investment Fund (CIF):**

Community Investment Fund (CIF) is being provided to those SHGs who are willing to take up economic activities after six months of group formation through their Panchayat Level Federation. The PLF releases CIF to the SHGs within their panchayats based on their demand for their members to take up livelihood activities and based on their prior repayment track record.

PLFs sanction CIF to the SHGs at a maximum of 9% interest up to Rs.1.50 lakh per SHG. On repayment of CIF by the SHGs, it is rotated among other SHGs by the PLFs where there is a demand.

From 2022-23, the release of funds to the PLFs for CIF is only through Fund Disbursement Module (FDM) of the NRLM portal. During the year 2023-24, 11,626

SHGs were provided CIF to the tune of Rs.145.63 crore.

**(iii) Vulnerability Reduction Fund (VRF):**

Vulnerability Reduction Fund (VRF) is corpus fund given through PLF to VPRC in order to address vulnerabilities like food insecurity, health risk, sudden sickness/hospitalization, natural calamity, etc., faced by the household(s) up to a maximum of Rs. 25,000. This VRF is given at a lower rate of interest not more than 6%.

During the year 2023-24, due to unprecedented heavy rain in Tamil Nadu, Vulnerability Reduction Fund was given to 2125 Village Poverty Reduction Committees to the tune of Rs.5.31 crore to the flood affected districts.

## **6.2. Financial Inclusion and Access to Micro Credit**

Financial inclusion implies the delivery of financial services to rural poor at an affordable cost. Promoting financial inclusion and enabling access to bank credit, provision of insurance and pension services through Government programmes are all being ensured among Self Help Groups by Tamil Nadu Corporation for Development of Women.

### **Financial literacy:**

Financial Literacy is one of the important initiatives under financial inclusion to spread awareness, build capacity, bridge the information asymmetry, and facilitate accessibility of various financial products & services for SHG households. Under this initiative, the following components are being focused:

- i. Financial Planning:** Life cycle events, needs, wants etc.
- ii. Savings:** Where to save, how to save, activating individual savings bank account, transaction through individual savings bank account etc.
- iii. Credit:** Availing Bank Loan, its effective use, awareness on Non-Performing Assets, etc.
- iv. Spreading Insurance literacy:** Facilitating enrolment in various Union and State Government Insurance schemes & other insurance products.
- v. Pension:** Need for long term financial planning and facilitating access to various pension schemes.
- vi. Digital Finance:** Promoting cashless system and door-step delivery of financial services through Business Correspondent & other channels.

To educate SHG members on financial literacy and propagate the concepts of various financial products, 2,886 Financial Literacy Community Resource Persons (FLCRPs) have been trained till 2023-24. They were provided with a training tool kit in Tamil containing flip charts, trainers hand book, printed games material, etc. During 2023-24, FLCRPs have conducted 24,181 camps and imparted Financial Literacy to 12.87 lakh SHG members.

### **SHG - Bank Linkage Programme:**

TNCDW has taken up the task of promoting financial inclusion among rural poor through SHG - Bank Linkage Programme (SHG-BLP). This ensures easy access to credit at affordable rate of interest to the Self-Help Groups and its members.

The eligibility criteria for SHGs to avail loans under the SHG-BLP Programme are:

- SHGs should be in active existence for at least 6 months as per their books of accounts (and not from the date of opening of SB account)
- SHGs should be practicing 'Panchasutras' i.e., regular meetings, regular savings, regular internal lending, timely repayment, and regular book-keeping.
- SHGs should qualify as per the grading norms fixed by NABARD.

Also, existing defunct SHGs are eligible for credit if these are revived and continue to be active for a minimum period of three months.

SHGs can avail Term Loan or Cash Credit Limit (CCL) or both based on their need. Term Loan is repayable in fixed instalments. Cash Credit Limit (CCL) is an operative limit sanctioned with a minimum of

Rs.6 lakh for a period of three 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.

Additionally, PLFs are promoted as financial intermediaries and extended with Bulk Loans from Banks. PLFs lend to SHGs at a flexible rate of interest and thus prevent them from falling prey to private money lenders charging exorbitant rates of interest.

The State has achieved Rs.21,392.52 crore during 2021-22 and Rs.25,642.01 crore in 2022-23 under SHG-BLP and surpassed the target given for the respective years.

During 2023-24, 4,79,350 SHGs have received credit assistance under SHG-BLP for



Rs.30,074.76 crore as against the target of Rs.30,000 crore, with an average loan size of Rs.6.27 lakh per SHG.

### **Interest Subvention to SHGs:**

The Interest Subvention Scheme (ISS) is limited to women SHGs of rural areas under TNSRLM in the following pattern:

- For loans up to Rs. 3 lakh - Banks including Regional Rural Banks (RRBs) and Cooperative banks will extend credit at concessional interest rate of 7% per annum.
- For loans above Rs. 3 lakh and up to Rs. 5 lakh – Banks including RRBs and Cooperative banks will extend credit at interest rate equivalent to their one year Margin Cost of Funds Based Lending Rate (MCLR) or 10% per annum whichever is low.

In order to avail the interest subvention for credit extended to women SHGs, it is ensured at the Bank's level that the SHG accounts (both savings and loans) are identified in the Core Banking System (CBS) with unique codes assigned under the National Rural Livelihood Mission.

### **Insurance and Pension Schemes:**

TNSRLM ensures enrollment of all eligible SHG members under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS) & Atal Pension Yojana (APY) etc. for life, accidental, Health Insurance scheme and pension scheme to mitigate the risks.

TNSRLM has trained 5,158 SHG members as Community Bank Co-ordinators (CBCs) and positioned them across the State.

These CBCs facilitate the enrolment of SHG members and their family members under the insurance and pension schemes.

During 2023-24, 23.96 lakh SHG members have been enrolled for life cover, 33.27 lakh SHG members for accident cover, 2.89 lakh for health insurance cover and 1.03 lakh under APY.

### **Mission One Gram Panchayat One Business Correspondent:**

TNSRLM has initiated the process of engagement of women Self Help Group (SHG) members as Business Correspondents (BC) for providing basic banking services in the rural areas. These BCs have passed the online examination conducted by the Indian Institute of Banking and Finance (IIBF), Mumbai and after being on-boarded by the

Banks, provide banking services at the doorsteps of sick and elderly people.

1,407 Women SHG members were trained and engaged as BCs in different Banks across the State.

### **Financing of women led enterprise:**

SHG Bank Linkage Programme (BLP) has been able to meet the micro credit needs of SHG members which generally moved from consumption to income generation activities over time. SHG members were able to set up their own enterprises across Non-Farm, off farm and farm sectors by taking small ticket size loans from SHGs. SHG members find it difficult to mobilise credit as their enterprises grow. Thus, entrepreneurs among SHG members are seeking loans from Rs. 1.00 lakh to Rs.5.00 lakh in most cases and up to Rs.10.00 lakh in few cases at

affordable rate of interest and following minimum lending procedures.

To facilitate, encourage and empower women to graduate themselves as entrepreneurs, Banks provide need based financial assistance to enterprising SHG woman for all activities eligible under Micro Units Development & Refinance Agency (MUDRA).

### **Eligible enterprises:**

The following enterprises are eligible under this:

- Agro Based and Food Processing Industry (ABFPI)
- Mineral Based Industry (MBI)
- Wellness & Cosmetics Industry (WCI)
- Hand Made Paper, Leather and Plastic Industry (HMPLPI)
- Rural Engineering and New Technology Industry (RENTI)

- Service Industry

### **Eligibility of SHG members:**

Individual Women SHG members of matured well performing SHGs sponsored by TNSRLM (SHGs which are more than 2 years old and have accessed at least one dose of Bank loan with timely repayment) will be provided with Bank loan up to Rs.10.00 lakh.

### **6.3 Social Interventions through Partnership & Convergence**

Convergence is the successful delivery of services that are provided by different organizations in unison. To ensure no poor family is left out, there is special focus on priority and inclusion of poorest of the poor and other vulnerable sections of communities into the TNSRLM fold. TNSRLM has been making convergence efforts with other Government Departments and its schemes

aim at achieving the Sustainable Development Goals (SDGs).

Partnership and convergence activities under TNSRLM are undertaken through four different components:

### **A. Social Inclusion and Social Development (SISD)**

Systematic approach has been undertaken to identify and mobilize the left-out, vulnerable and marginalized households by bringing together as Special SHGs and orient them to save regularly, to conduct regular meetings and to start livelihood activities based on their areas of interest. The Elderly, Differently abled, Particularly Vulnerable Tribal Groups (PVTGs), Scheduled Tribes (STs), Transgenders etc., are formed as Special SHGs under TNSRLM. The

following initiatives are undertaken under SISD.

**(i) Need Assessment Camps:** To identify the special needs of Elderly, Differently abled and Transgenders, Need Assessment Camps are conducted twice in a year at the Block level in convergence with line departments and scheme benefits of various Government programmes are facilitated for marginalized and vulnerable households.

**(ii) Released Bonded Labour:** The problems faced by the Released Bonded Labourers and PVTG Households are addressed by formation of 150 Cluster Livelihood Groups to provide Livelihood opportunities in 9 identified activities like Bricklin, Cloth Artisan, Agriculture etc., in 12 districts and 95 blocks targeting 3500 Vulnerable Households with the total budget cost of Rs.7.34 Crores.



During 2024-25, baseline survey will be conducted in remaining 25 districts to identify the vulnerable households to provide livelihood activities for them.

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

Over the last 3 years, a solid foundation have been laid at the grassroot level consistently to improve the nutritional status of lactating mothers and malnourished children through the Community Based Organisations (CBOs). It has been creating behavioural changes among the Self Help Group members for consuming diverse diet to accomplish Anaemia and Malnutrition free Tamil Nadu.

## **Convergence Initiatives under FNHW:**

### **(i) Makkalai Thedi Maruthuvam (MTM)**

The Makkalai Thedi Maruthuvam (MTM) programme is being implemented by the Health and Family Welfare Department under National Health Mission through the TNCDW for screening of Non-Communicable Diseases (NCD) by engaging Women from Self Help Groups as Women Health Volunteers (WHV). There are 8,713 Women Health Volunteers attached with Health Sub-Centres (HSC) in rural areas. The Women Health Volunteers (WHV) also provide counselling and deliver medicines to the chronic patients at their door step.

### **(ii) Chief Minister's Breakfast Scheme (CMBFS)**

The pioneering CMBFS program for primary school children is being implemented

by the Social Welfare and Women Empowerment Department in partnership with Tamil Nadu Corporation for Development of Women in all Government Primary schools. The PLFs/ALFs identify the SHG women for engaging them as kitchen in charge for cooking breakfast in town panchayats and rural areas. Around 40,629 SHG Members are involved in the cooking and serving of breakfast in 28,377 schools in rural and town panchayat areas. The SHG women also enter the data on breakfast cooked and served details in CMBFS Mobile App for effective monitoring. This has also created a means of livelihood support for the SHG women.

### **C. Gender Interventions**

TNSRLM has taken various efforts to prevent Child Marriage, Domestic Violence against women, Child Sexual abuse, etc. One

member in each SHG is identified as Gender Point Person (GPP), who carry out all activities and awareness about the gender interventions undertaken by TNSRLM. 47 Gender Resource Centres (Vanavil Maiyam) have been established in 37 districts during the year 2023-24 to resolve gender related issues and creating awareness among the CBOs.

During the last two years intensive campaign on the above gender issues have been done in the State with the participation of Gender Institutional Mechanisms such as Gender Point Person (GPP), Gender Collectives, Panchayat Level Federation (Social Action Committee) Block Level Gender Forum (BLGF) and Gender Resource Centers (GRCs).

## **D. PRI - CBO Convergence**

Panchayat Raj Institution - Community Based Organisations (PRI-CBOs) Convergence is a synergy between PRIs and CBOs for working together in achieving the objectives of Localisation of Sustainable Development Goals (LSDGs). The Panchayat Raj Institutions at the Village and Block level play an important role in the selection of the beneficiaries for various Government schemes.

### **Village Prosperity Resilience Plan:**

Under PRI-CBO Convergence initiative, all SHGs and their Federations have been mandated to prepare Village Prosperity Resilience Plan (VPRP) under four components:

- i) Entitlement Plan
- ii) Livelihood Plan

iii) Public Goods, Services and  
Resource Development Plan

iv) Social Development Plan

During the last two years, the above plans have been prepared in all 12,524 Village Panchayats which have been integrated with the Gram Panchayat Development Plans (GPDPs) so as to deliver the services through PRI and line departments.

### **PRI-CBO Universalization Strategy:**

The PRI-CBO Universalization Strategy aims to develop convergence between the local self-government and CBO network. It enhances the poor women to participate actively in the planning process and Local Self Government (LSG). The Programme is being implemented on pilot basis for a period of 18 months in 1963 village panchayats in 75 blocks of 6 districts, namely Dharmapuri,

Salem, Thanjavur, Theni, Tirunelveli and Tiruchirappalli. Universalization strategy expects a structured implementation in capturing the needs of the community and fulfilling the demands.

#### **6.4 Livelihood Promotion**

With an objective to enhance the livelihood of rural SHG women, Tamil Nadu Corporation for Development of Women has continuously introduced various livelihood interventions viz., Farm, Non-Farm and Marketing activities which will help the SHG women to produce quality farm and non-farm products to reach competitive markets for fetching remunerative price for their products.

Livelihood promotion programmes also generate employment opportunities among SHG households and realize income

throughout the year, thereby empowering them to attain social and economic equality.

### **A. Farm Livelihood activities and Interventions**

There are two types of Farm activities namely farm and off-farm being implemented to promote Agro-Ecological practices like Natural farming, Integrated farming etc., in a cluster basis which will facilitate them for effective aggregation of produce, value addition and collective marketing.

### **Coverage of area under Farm Livelihoods activities**

Efforts have been taken to cover all the areas in the State to promote farm livelihood interventions among women SHGs. Since inception, 381 blocks have been brought in a phased manner under farm livelihood



interventions. Year wise details are as follows.

**Table – 2**

<b>Year</b>	<b>Districts</b>	<b>Blocks</b>
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
2023-24	37	140
<b>Total</b>		<b>381*</b>

\* Out of the 388 Blocks, 381 blocks have been taken up under TNSRLM upto 2023-24 leaving 7 urbanized blocks in 4 districts.

In these blocks, both farm and off-farm livelihood interventions have been implemented to impart training and encourage farm activities on cluster basis which will not only reduce cost of cultivation but also increase yields and realize better prices.

## **Farm interventions**

Different types of farm interventions have been undertaken in 2023-24 in convergence with Departments of Agriculture, Horticulture, Forest, Fisheries to ensure coordination from State to Village panchayats.

### **(i) Production of Tall Variety Quality coconut seedlings**

Coconut is one of the commercial crops in Tamil Nadu. To ensure continuous income to farmers, Production and supply of quality coconut seedlings is important. Hence, efforts have been taken to train potential women SHGs to take up coconut seedlings production. During 2023-24, training has been conducted in 241 blocks at State Coconut Nurseries run by Horticulture Department at an outlay of Rs.195.21 lakh,

benefitting around 723 SHG members. It is programmed to support these SHG women to take up coconut seedlings production, by extending financial support during 2024-25 as well.

## **(ii) Herbal gardens**

Increasing demand for native Indian medicine, provides opportunity for SHG women farmers for cultivation of medicinal plants in their land holdings.

For establishing 69 Herbal Garden clusters in 37 districts, training was given to SHG women during 2023-24 at an outlay of Rs.57.16 lakh and cultivation of Herbal Plants as a means of livelihood opportunity has started.

### **(iii) Millet Production Clusters**

As part of International Year of Millets, steps have been taken during 2023-24, to form 40 millet production clusters in two districts viz., Dharmapuri and Virudhunagar at an outlay of Rs.40 lakh. Efforts have been initiated for process relating to aggregation, processing and value addition of raw millets and millet-based products.

To realise better income for women producers, the raw millet and value-added millet commodities are marketed through Millet Café and other marketing avenues established by TNSRLM.

### **(iv) Seed Production clusters**

Supply of quality seed plays a key role in increasing crop yield. To promote availability of quality seeds in millet, SHG women farmers through clusters were

encouraged to take up Certified Seed Production activity in millets.

In 2023-24, 100 Millet Seed Production clusters in 15 districts were promoted at an outlay of Rs.2 crore. Similarly, 24 seed production clusters of other crops were taken up in 5 districts at an outlay of Rs.48 lakh.

In coordination with Department of Seed Certification, the quality of seed and recommended standards of seed production are regularly monitored to fetch an optimal price for the yield. These initiatives have helped Women SHGs to earn additional income.

### **(v) Ornamental Fishery**

To provide an additional income and to generate alternative employment opportunity, rearing various breeds of Ornamental Fishery as a livelihood option is

promoted in a confined aquatic system among rural SHG women.

During 2023-24, 40 ornamental fishery units were established in 10 coastal districts at an outlay of Rs.20 lakh. Convergence efforts with Fisheries Department were facilitated to avail financial assistance under the scheme 'Backyard Ornamental Fish Rearing'.

#### **(vi) Establishment of Community Farm Schools (CFS)**

To impart field level training and to transfer practical knowledge to the SHG women by a lead farmer within the village, Community Farm Schools were promoted. The continuous guidance and hands-on training along with field demonstrations throughout the crop period by the Community Farm Schools enable the SHG

women farmer to gain practical knowledge in all agricultural practices.

During 2023-24, 200 CFS have been setup at a cost of Rs 200 Lakh. In 2024-25, 500 CFS are proposed to be established across the State at a cost of Rs. 500 Lakh.

### **(vii) Strengthening Knowledge of Community Professional (Farm)**

To bridge the gap in rural agricultural extension services, Community Resource Persons were trained on Agro Ecology, Natural Resource Management, crop diversity and other eco-friendly practices. These CRPs will play the role of skilful communicators and para extension workers between farmers and Agro related Departments.

During 2023-24, 1,230 Community Resource Persons (Farm) were given residential training for five days.

## **B. Non-Farm Livelihood Activities**

Livelihood activities that promote manufacturing, trading and service sectors as a livelihood opportunity among SHG women as a source of enhancing their income are encouraged under non-farm interventions.

The intervention is facilitated by uplifting existing and promoting new enterprises through the following programmes:

- i) Micro Enterprise Development (MED)
- ii) Cluster Development – Artisan & Sectoral Clusters.
- iii) One Stop Facility Centers (OSF)
- iv) Community Skill School (CSS)
- v) Start-Up Village Entrepreneurship Programme (SVEP)



## **(i) Micro Enterprise Development (MED)**

Individual and group Micro-Enterprises in the rural areas are promoted through providing support by strengthening their entrepreneurial abilities. The support provided includes training in preparation of Business plan, imparting knowledge on compliance regulations, creating opportunity for backward and forward linkage, learning dynamics of open market, e-commerce etc.,

During the year 2023-24, 1050 new and 350 existing enterprises have been identified for promoting MED.

## **(ii) Cluster Development**

Cluster development is promoted to facilitate Self Help Groups to earn higher incomes through reduction in the cost of production, leveraging technical support,

strengthening bargaining power and increasing the economies of scale.

Identified women entrepreneurs in different sectors are brought into clusters for extending financial support for creation of basic infrastructure and working capital for running the enterprises.

During the year 2023-24, 10 potential clusters were identified and scoping study for upscaling their business are being taken up.

### **(a) Artisan Cluster**

Enterprises that are producing goods of traditional value by members over generations within a geographical limit are formed into Artisan Clusters. These clusters are promoted for cross linking to aid in reduction of production cost, aggregation for bulk sale, bargaining for better price and to

move towards diversification of products to compete in the globalised market.

During the year 2023-24, an in-depth study was taken up to identify the five potential Artisan Clusters for implementation in 2024-25.

### **(b) Sectoral Cluster**

Enterprises of women SHGs along with value chain players involved in similar produce are brought under sectoral clusters. This approach is promoted to identify the source of raw material, procurement etc., and to identify common challenges, opportunities for both production process and marketing avenues. Through this, the aim is to enhance livelihood options by increase in production, sales and fetching fair price.

During the year 2023-24, an in-depth study was taken up to identify the five potential Sectoral Clusters for implementation in 2024-25.

### **(iii) One Stop Facility Centre (OSF)**

The business facilitation centre is set up to provide business development services to existing and new nano and micro enterprises. The support provided include technical knowledge on conceptualisation, ideation and initiation of a new enterprise. Besides, the existing enterprises are given handholding support on preparation of business plan, training on entrepreneurial skills, linkages of value chain activities, facilitation support for all business needs including finance through mentorship support.

These facilities are provided through access to technology, following regulatory compliances, market intelligence, convergence and access to market avenues.

#### **(iv) Community Skill School (CSS)**

It is set up in all the districts covering 20 members in each batch. The learning is by onsite training methodology by engaging local master practitioners, who have been engaged in running enterprises successfully.

The functioning enterprise caters to a friendly ambience to the trainees by instilling confidence to explore their potential through community based schools. It also helps to understand ways to deal with the issues that may arise practically in running an enterprise.

## **(v) Start-Up Village Entrepreneurship Programme (SVEP)**

The aim is to help the rural poor to set up new enterprises and upscale existing enterprises by providing mentoring support till the enterprises stabilize. The business skills and support are provided through Community Resource Person (Enterprise Promotion)- an important social capital. On approval of Business plan, the financial support to the enterprises is provided through Community Investment Fund and Bank linkage. The scheme is implemented in 10 blocks of 8 districts.

## **C. Marketing of SHG Products**

Marketing is a strategy to bring the products and services of SHGs to the potential customers through brand awareness, promotional campaigns,

exhibitions, and e-commerce ventures. To ensure that SHG products are marketed with the quality assurance, adhering to standardisation protocols are strictly emphasized. This is promoted through standard packaging and labelling compliances under the brand name of “MaThi”.

### **(i) Promotional Activities**

It is noteworthy that various efforts are taken to promote marketing of the SHG products through organising Exhibitions, various Bazaars, Business to Business Meet (B<sub>2</sub>B), strengthening marketing infrastructure, etc., to show case and increase the sale of SHG Products.

In order to increase bulk sale of the SHG products, promotional activities at the corporates and other institutions have been

taken up through launch of different Gift hampers under the “MaThi” Brand.

**(ii) Exhibitions and Melas:**

For better understanding of the broader market, participation of SHG members in National and Regional Level SARAS exhibitions are encouraged. To understand dynamics of urban market, State and District level exhibitions are also organised. These avenues facilitate the SHG participants to learn about consumer preference and market demand.

**(iii) Natural Bazaar**

With the growth of consumer awareness about natural products, SHG women farmers are encouraged to produce farm products through Natural Farming Clusters.



For creating marketing avenues for these products, fortnightly bazaars are organised at State office. Due to immense response from urban consumers, products from far away rural areas are regularly brought for sale through "Natural Bazaars".

In the Year 2023-24, 9,971 SHGs participated in 283 exhibitions and sold product worth Rs.8.30 crore.

#### **(iv) Kiosk and Mobile Vending Vehicle:**

Kiosks (MaThi Angadi) are setup in prominent public places where footfall is high. Likewise, to facilitate sale of SHG products from interior and hilly areas, mobile vending vehicles (MaThi Express) are introduced for sale in urban areas.

During the year 2023-24, 100 mobile vending vehicles worth Rs.5 crore were provided to vulnerable SHG members.

### **(v) E-commerce Portal:**

With the unique selling point of 'Traditional', 'genuine', 'hand crafted', products of SHGs are showcased for sale by leveraging the digital technology. Customers across the globe have got an opportunity to buy the products of their choice that has unique value through [www.mathisandhai.com](http://www.mathisandhai.com). As a promotional activity, 100 products have been onboarded which will eventually be increased.

### **(vi) Mathi Experience Store**

The first of kind store, to showcase and sell product of SHG women from rural and urban area has been established at the premise of Annai Theresa Mahalir Valagam, Nungambakkam. The facility has been declared by Hon'ble Minister for youth Welfare and Sports Development Thiru

Udhayanidhi Stalin on 18<sup>th</sup> November 2023. The products for the store are sourced from various parts of the state that has regional flavours catering to needs of the customers continuously.

The uniqueness of the store is to sell the products without the presence of SHG producers and realise income from their production site. The store aims to invite bulk orders from the customer by having touch and feel experience of the products.

### **(vii) Buyer Seller Meet**

Business meets are a base platform to provide effective business opportunities to both buyers and sellers through structured meetings. The direct contact between the exhibitors and buyers creates an opportunity for the nano and micro SHG producers for

aggregation and the volume of business negotiated during the meet.

The Hon'ble Minister Youth Welfare and Sports Development, conducted the first state Buyer-Seller meet at Tiruchirappalli on 19.06.2023.

During 2023-24, a State Level Buyer Seller Meet was completed and out of 388 blocks, District Level Buyer Seller Meets have been completed in 342 blocks and 854 Memorandum of Understanding signed for procurement of SHG produce for B2B transaction.

### **(viii) Millet Café**

To increase millet consumption among people and healthy eating habit, an initiative to start millet café in all the Integrated Collectors Complex (Perunthitta Valagam) was proposed. This has been done to

improve the accessibility of public to millet value-added food products and raw millets.

The Hon'ble Minister for Youth Welfare and Sports Development launched the first millet café in Dharmapuri on September 26<sup>th</sup> 2023.

During 2023-24, the sales to the tune of Rs. 24.89 lakh has been made.

## **6.5 Skill Training**

Tamil Nadu has always been a pioneer in industrial development and implementing various schemes for the welfare of the people. To improve productivity, one of the key focus area of Tamil Nadu is the Skill Development of Youth.

The State of Tamil Nadu is one of the most industrialised States in India. The favourable investment climate created by the State Government, accompanied by strong

infrastructure and resource base has attracted huge investment by Multinational companies in Tami Nadu. Though there is high demand for employment, shortage of skill sets have deprived the opportunities for rural youth in the State. Realising the big gap between demand and supply of skilled labour, placement linked skill training is designed for rural poor youth through DDU-GKY and similarly, RSETI is designed for creating self-employment opportunities.

### **Rural Self Employment Training Institutes (RSETIs):**

RSETIs are established by Lead banks in the districts and are engaged in training rural youth for self-employment opportunities and promote rural entrepreneurship through bank linkage to the trained candidates. The Ministry of Rural Development provides financial assistance for building infrastructure

and also reimburses the training cost of rural BPL candidates.

There are 36 RSETIs functioning in the State and steps are taken to establish a new RSETI in Kallakurchi District. During the financial year 2023-24, 29,061 candidates have been trained of which 22,965 have got employment opportunities including 13,974 candidates who have availed Bank linkages also.

### **Youth Skill Festival (YSF) cum Job Melas:**

The State has a large youth population who needs awareness about skills and job opportunities of various Sectors and job roles available in the job market. If the youth are skilled according to their aspirations, it will greatly improve their livelihood and employment opportunities.

Youth Skill Festival program which aims to create awareness among the rural youth about the various skill training programs implemented by the Central and State Governments and to enable the rural youth to choose the appropriate skill programs based on their preferences and abilities.

Similarly, Job Melas are organized to provide employment opportunities to skilled/semi-skilled/unskilled youth in the private sector.

Hence, the Government have announced in the year 2023-24, to combine the both Youth Skill Festivals and Job melas as a single event to the youth either to select skill training or direct placement in the same platform. Accordingly, 100 Youth Skill Festival cum Job Melas have been conducted in prominent locations across the State.



Totally, 2,16,076 youth were mobilized, 21,190 Youths have selected and 10,116 Youths have joined in different skill programs like DDU-GKY, RSETI, TNSDC, etc, Further, 24,352 youth have been directly placed in various reputed Industries/ Companies through this Program.

While selecting candidates, a Mobile App – Kaushal Aapti (Skill Acquisition), developed as a novel tool by the NIRD&PR, was applied to assess the aptitude, interests, and skill sets of the youth. Based on the assessment, suitable suggestions and guidance were provided to the youth regarding skill training courses and employment opportunities.

### **Mega Placement Function:**

To promote the DDU-GKY project and facilitate placement opportunities for trained candidates, a Mega function for placement order distribution was organized on 01.12.2023 in Chennai under the Chairmanship of the Honourable Minister for Youth Welfare and Sports Development, Government of Tamil Nadu. During the event, 1000 trained candidates were issued placement orders.

### **6.6 AWARDS**

#### **Manimegalai Award for Best performing CBOs in Rural and Urban areas:**

Manimegalai Awards are given to encourage the SHGs, VPRCs, PLFs, BLFs, ALFs and CLFs to recognise and appreciate their participation in the socio-economic development activities. At State level, awards are given to 10 Self Help Groups at

Rs.1 lakh each, 5 Panchayat Level Federations at Rs.3 lakh each, 5 Village Poverty Reduction Committees at Rs.1 lakh each and Rs. 5 lakh for one BLF in rural areas and 10 Self Help Groups at Rs.1 lakh each, 3 Area Level Federations at Rs.3 lakh each and Rs. 5 lakh for one CLF in urban areas. Including citation.

The District level awards for each District including citation are given to 3 Self Help Groups at Rs.25,000 each, 1 Panchayat Level Federation at Rs.1 lakh, 1 Village Poverty Reduction Committee at Rs.50,000 in rural areas and 3 Self Help Groups an amount at Rs.25,000 each, 1 Area Level Federation at Rs.1 lakh in urban areas.

### **Awards to Best Performing Banks**

Considering the significant role played by the Banks in SHG –BLP, best performing Banks and Branches awards have been

instituted by the Government to honour the Banks that have shown outstanding performance in SHG – BLP. This award has motivated the best performers and created a healthy competition among the Banks.

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

## **7. NATIONAL RURAL ECONOMIC TRANSFORMATION PROJECT (NRETP)**

NRETP aims to provide additional pro-poor investments along with the provision of skilled technical assistance in the implementation of livelihood schemes. World Bank provides funding to Government of India for NRETP and the funding by Union and State Government is in the ratio of 60:40. This project is implemented in 20 blocks, covering 4 blocks each in five districts namely Cuddalore, Erode, Salem, Thanjavur and Tiruchirappalli.

The NRETP focus on implementing higher order activities such as strengthening of Block/Cluster level federations, promotion of value chain development, 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.

**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.

## **7.1 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.



## **7.2 Digital Finance**

The digital payment methods are easy to make and provide flexibility to the customers to make payments from anywhere and at any time. NRETP aims at promoting digital transaction awareness among the SHG members and train them on various methods of digital transaction. The Business Correspondent (BC) model has been instrumental in bringing poor households also into the ambit of formal Banking system thereby deepening financial inclusion. Digital transactions are encouraged through the BC model and trained SHG members are engaged as BC Sakhi's. This has helped to expand the network of BC in all villages and offer the last mile doorstep banking services to SHG members and other customers in rural areas in a cost-effective manner and to

make financial transactions on digital platforms.

### **7.3 Dual Authentication**

Banks are making financial services available at the doorstep of the people through Business Correspondent (BC) in the villages. The Bank accounts of SHGs and Community Based Organizations (i.e. BLFs, PLFs, VPRCs, etc.) are operated through Joint Signatures of the authorized representatives and they could only make deposits in SHG accounts at BC points earlier. Recently Banks have introduced a distinct facility called 'Dual Authentication' for transaction of jointly operated accounts at BC points. Under Dual Authentication facility, the Savings Bank accounts of SHGs and CBOs are mapped to BC points and they can withdraw or transfer money from their Bank account at BC points through biometric authentication of any two

office bearers. The SHGs need not visit the Bank for transactions and thus their valuable time is saved and transportation expenses are also avoided.

**8. Deen Dayal  
Upadhyaya Grameen  
Kausalya Yojana  
(DDU GKY)**

## **8. Deen Dayal Upadhyaya Grameen Kausalya Yojana (DDU GKY):**

DDU-GKY is a skill development programme for rural poor youth, implemented by Ministry of Rural Development, Government of India with 60:40 funding through State Government.

Youth between 18 to 35 years of age are imparted skill training in various sectors through empaneled agencies. A highlight of the scheme is the guaranteed placement of at least 70% of the trainees.

The scheme has compulsory social inclusion of SC – 62%, ST – 3%, Minorities – 16%, Persons with Disabilities (PwD) and Women (all categories included) – 33%. The training courses are aligned with National Skills Qualification Framework (NSQF). Further, training modules include domain

curriculum and mandatory skill development in soft skills such as spoken English and Computer basics to enhance employability.

Candidates, on completion of training and Assessment, are awarded with the certificates issued by the government agency Sector Skill Councils (SSC). During the financial year 2023-24, totally 13,065 candidates have been trained of which 7,311 have been Placed. Further 2,663 candidates are undergoing various training programs.

## **8.1 UNNATI**

The Unnati project, a nationwide scheme under the Ministry of Rural Development (MoRD), aims to provide skill training to youth from MGNREGA households who have completed 100 days of work. It focuses on enhancing the employability of rural youth and promoting entrepreneurship

among them. In Tamil Nadu, the project has made significant progress through collaborations with training providers DDU-GKY and RSETIs, surpassing targets continuously since the scheme's inception in 2021.

In the year 2023-24, a target of 500 was set by MoRD, of which 670 have been trained and placed.

## **8.2 Alumni Meet**

The Alumni meet is a crucial component of the DDU-GKY scheme as it provides a platform for Alumni to share their experiences, including challenges faced before training, benefits gained after training, placement opportunities, and career progression. Following the placement order function, an Alumni meet was held wherein over 1500 placed youth from DDU-GKY

training participated. The feedback of the placed candidates created a great impact among the ongoing candidates.

### **8.3 Soft Skill Training**

To ensure the uniform curriculum in English and soft skills among the DDU-GKY training institutes, TNSRLM has initiated the project “Standardization of Curriculum for English and Soft Skills” under NRETP innovation fund project. M/s. British Council Agency has been engaged as a Technical Support Agency and an MoU was executed for implementation of the project. The agency has developed and revised curriculum, syllabus and designed training materials for English Communication and soft skills. The Project was successfully completed and leveraged around 27,600 rural poor youth to improve their employable skills and



enable them for getting better placement opportunities.

#### **8.4 Captive Employer**

The Captive Employer programme is a unique initiative designed to create a versatile and demand-driven skill development ecosystem that caters to the needs of industry partners, ensuring long-term employment for underprivileged rural youth. Four industries have been selected for the Captive Employment to provide training and placement.

#### **8.5 Livelihood Call Centre**

The Dial-a-job DDU-GKY call centre has now been constructively transformed as a Livelihood helpline centre with a new short code of “155330” which is now being publicized by the Government of Tamil Nadu to ensure that the community gets maximum

benefit of the same. The call centre operates from 10 am – 6 pm to disseminate the information about the Livelihood Schemes and guide the callers.

## **9. Tamil Nadu Urban Livelihoods Mission (TNULM)**

## **9. Tamil Nadu Urban Livelihoods Mission (TNULM)**

Tamil Nadu Urban Livelihoods Mission (TNULM) aims to reduce poverty and vulnerability of the urban households by building strong Community Based Organizations and enabling the urban poor to access gainful self-employment and skilled wage employment opportunities that paves way for appreciable improvement in their livelihoods on a sustainable basis.

The Mission also targets the needs of the urban homeless by providing shelters equipped with essential services and the livelihood concerns of the street vending community by facilitating access to suitable vending spaces, institutional credit, social security and skills for accessing emerging market opportunities in a sustainable basis.

Tamil Nadu Urban Livelihoods Mission was initially implemented by the Commissionerate of Municipal Administration. From the year 2016-17, TNULM is being implemented by Tamil Nadu Corporation for Development of Women (TNCDW), due to its rich experience in implementing poverty alleviation programmes in both urban and rural areas.

## **9.1 Components of TNULM**

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

Mobilizing urban poor and vulnerable sections into Self Help Groups (SHGs) and federations is the main objective of TNULM. Women from such households are mobilised as Self-Help Groups with a membership between 10 to 20.

TNULM lays special emphasis on the mobilization of vulnerable sections of the urban poor population such as SCs, STs, Minorities, Women-Headed Households, Differently-abled, Destitute women, Vulnerable Occupational Groups like Street Vendors, Rag Pickers, Domestic Workers, Construction Workers, etc into SHGs. These SHGs follow five non-negotiable principles in their functioning namely, a) regular meetings, b) regular savings, c) regular internal lending, d) regular repayment and e) up-to-date book of accounts.

Under SM&ID, the following activities are undertaken:

**(i) Formation of Self-Help Groups and Provision of Revolving Fund**

On completion of 3 months, Self Help Groups are graded and provided with

Revolving Fund after completion of mandatory training. The revolving fund of Rs. 10,000/- per SHG helps to enhance their corpus and increase internal lending among its members and gain access to Bank Linkage.

In the year 2023-24, 15,000 SHGs have been formed of which 9,474 SHGs have been supported with revolving fund to the tune of Rs.9.47 crore.

## **(ii) Formation of Area Level Federations and Provision of Revolving Fund**

A minimum of 10 SHGs come together to get federated as an Area Level Federation (ALF) at the Ward level. ALFs will facilitate the SHGs to avail timely institutional credit at an affordable rate of interest, to undertake various livelihood activities and to facilitate participation in various convergence and IEC

activities in urban areas. Each ALF is provided with a one-time support cost of Rs. 50,000/- as Revolving Fund.

In the year 2023-24, 807 ALFs have been formed of which 320 ALFs have been supported so far with revolving fund to the tune of Rs.1.60 crore.

### **(iii) Formation of City Level Federations**

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

### **(iv) City Livelihood Centres (CLCs)**

City Livelihood Centres (CLCs) provide a platform for the urban poor to promote their products and services and act as “one-stop shop” for all citizens seeking services



from the informal sector. It also functions as a resource centre for those seeking information relating to employment and skill training opportunities in their respective urban areas. There are 82 CLCs functioning across the State.

## **B. Capacity Building and Training (CBT)**

To provide technical assistance in the fields of urban livelihood promotion and urban poverty alleviation, comprehensive training is being provided on need basis to State, District and ULB staff, Federations, SHGs and its members.

SHGs and their federation are given various capacity building training on their roles and responsibilities, book keeping and accounts, bank linkage, micro credit planning, micro investment process, etc.

**Training Modules to SHGs and Federations include:**

**Table - 3**

a)	Animator & Representatives training to SHGs	3 modules	3 days
b)	SHG Member training	4 modules	2 days
c)	Convergence and financial management training to ALFs / CLFs	2 modules	4 days

**C. Self-Employment Programme**

Timely and adequate credit delivery at a reasonable rate of interest as per RBI guidelines has enabled economic empowerment of women in the State. This component focuses on financial assistance to individuals / groups of urban poor for setting up gainful self-employment ventures / micro enterprises, suitable to their skills, training,

aptitude, and local conditions. The under-employed and unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, servicing and petty business for which there is considerable local demand.

### **(i) Self-Employment Programme-[Bank Linkage] (SEP-BL)**

SHG Bank Linkage Programme is an intervention which ensures the "Right to Credit" for the poor by enabling access to formal banking and financial services. SHG-BLP enables women to avail loans at lower rate of interest and build a strong relationship with bankers for up-scaling their economic activities by availing higher quantum of loans continuously. The Urban SHGs can avail credit linkage from any bank

with interest subsidy covered under RBI norms of SHG-Bank Linkage programme.

During the year 2023-24, Rs. 10,003.42 crore was achieved through credit linkage to 1,78,805 SHGs.

### **(ii) Self-Employment Programme for Groups (SEP-G)**

A minimum of 2 members of SHG or a group of urban poor desirous of setting up group enterprise for self-employment can avail benefit of loans up to Rs.10 lakh with interest subsidy from any bank.

In the year 2023-24, 4,024 activity groups have been supported with bank loans of Rs.144.87 crore.

### **(iii) Self-Employment Programme for Individuals (SEP- I)**

An urban poor individual beneficiary desirous of setting up an individual micro-enterprise for self-employment can avail benefit of loan up to Rs.2 lakh with interest subsidy from any bank.

In the year 2023-24, Rs.40.34 crore financial assistance has been provided to 6,183 individuals through various banks.

### **(iv) Interest Subvention**

With a view to provide access to credit at affordable rate of interest to the urban poor, TNULM is providing interest subsidy for SHGs accessing bank loan, through PAiSA portal. The interest subsidy is the difference between the prevailing rate of interest charged by the bank and 7% per annum which is reimbursed to the beneficiaries. An

additional 3% interest subvention is provided to all SHGs who repay their loan on time.

In this year 2023 - 24, interest subvention has been extended to the tune of Rs.26.24 crore.

#### **D. Entrepreneurship Development Programme (EDP) Training**

Tamil Nadu Urban Livelihoods Mission is conducting Entrepreneurship Development Program (EDP) training. The individual and group entrepreneurs under the Self-Employment Program (SEP) will be given training under Entrepreneurship Development Program. The training will focus on creating awareness on entrepreneurship, enhance their entrepreneurial skills, preparation of business development plan, sourcing of funds from various Government schemes, marketing-related support, etc.

For the year 2023-24, the Entrepreneurship Development Program (EDP) training is ongoing for 15,000 Entrepreneurs.

## **9.2 Partnership and Convergence**

TNULM actively strives to collaborate with other Governmental departments to achieve the overall objectives of poverty alleviation and livelihood promotion.

- TNULM SHG members are key stakeholders in Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme and receive seed capital support for establishing food related micro-enterprises.
- Makkalai Thedi Maruthuvam (MTM) is implemented in all 649 Urban Local Bodies for screening and monitoring of Non-Communicable Diseases through 2256

Women Health Volunteers (WHVs) identified from SHGs.

- TNULM SHG members play a key role in Swachh Bharat Mission 2.0 (Urban) by creating door-to-door awareness on waste management at household level.
- In the Resettlement Tenements of the Greater Chennai Corporation, TNULM plays a pivotal role in mobilization and setting up of community based institutions and promote livelihood activities.
- Urban SHG members act as centre in-charge in Town Panchayat schools under Chief Minister's Breakfast Scheme.



The following schemes are implemented by the Directorate of Municipal Administration. TNCDW acts as the convening and funding organisation for the below schemes:

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

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

## **10. TAMIL NADU RURAL TRANSFORMATION PROJECT (TNRTP) @ VAZHNDHU KATTUVOM PROJECT (VKP)**

Tamil Nadu Rural Transformation Project @ Vazhndhu Kattuvom Project is a poverty alleviation and economic empowerment project implemented by the Government of Tamil Nadu assisted by the World Bank. The project has been built on the lessons learnt from the implementation of VKP Phase - I and Mahalir Thittam. The VKP Phase - I was launched in the FY 2005-06 with the objectives of strengthening and empowering the institutions for the poor, in which the poor people were identified by the Participatory Identification of the Poor (PIP) methodology. This strategy has been successfully replicated in TNSRLM blocks and districts from 2013. This approach has been appreciated and got rated as a successful model for poverty alleviation and

livelihood projects. On completion of the VKP phase -I, the TNRTP has been launched in 2018 to build on the initiatives developed and create higher order institutions to support enterprise promotion, financial linkages and skill development.

The project aims to promote rural enterprises and improve the economic status of Self-Help Group members by creating sustainable enterprises in rural areas through women led entrepreneurs. The project is implemented in 3,994 Village Panchayats across 120 Blocks of 31 Districts (except Chennai, Thanjavur, Ariyalur, Perambalur, Dharmapuri, Kanyakumari and Thirupathur).

## **Project Development Objectives**

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

## **Funding Pattern**

The World Bank and the Government of Tamil Nadu are funding this project in the ratio of 70:30 at an estimated cost of Rs.919.73 crore (119.01 million US\$). The loan assistance from World Bank is Rs.643.81 crore (83.31 million US\$) and the assistance by Government of Tamil Nadu (GoTN) is Rs.275.92 crore (35.70 million US\$).

## **10.1 Major Components of the Project:**

This Project comprises of the following four major components:

- i) Rural Enterprise Ecosystem Development
- ii) Enterprise Business Plan Financing
- iii) Skills and Job Opportunities
- iv) Project Management, Results Monitoring & Evaluation

Environment and Social Management Framework (ESMF), Gender Parity, Information, Communication & Technology (ICT), Knowledge Management and Communication (KMC), Procurement & Contract (P&C) are the cross cutting activities of the entire project.

## **10.2 Key Implementation strategies:**

The Project is implemented with the following strategies:

- i) Technical and Financial Assistance for Enterprise Promotion.
- ii) Community based Farm and Skill Schools.
- iii) Enterprise Finance through Formal Financial Institutions.
- iv) Promoting Business Innovation.
- v) Establishing Institutions.
- vi) Capacity building to Entrepreneurs
- vii) Monitoring and Evaluation

### **A. Technical and Financial Assistance for Enterprise Promotion**

There are two types of enterprises formed by the Project.

- i) Group Enterprises.
- ii) Individual Enterprises.

## **Group Enterprises:**

The Group Enterprises are provided technical assistance in respect of governance, book keeping, financial management and aggregation by the project. The Producer Groups are technically assisted by Community Farm Schools.

Individuals who are willing to work collectively in the same sector are identified and trained through Community Skill Schools. After completion of training, trainees are aggregated and formed as Enterprise Groups.

Formation and strengthening of Group Enterprises are being done by providing startup funds, linking them with bank credit and market are some of the technical and financial assistance.



## **(i) Start-up Funds to Group Enterprises**

Start-up Funds are given to Group Enterprises as grant to enhance the production, reducing input cost, improving quality and increasing income and profit of the group enterprises.

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

Upto the FY 2023-24, 1000 enterprise groups were assisted with start-up fund to the tune of Rs. 9.30 crore.

**(b) Producer Groups** - 30 to 150 producers of a particular commodity to be organized together for aggregation of produces to realize better income due to economies of scale. Producer Groups are given start-up funds of Rs.75,000 based on achieving milestones.

Upto the FY 2023-24, 5000 producer groups were assisted with startup fund to the tune of Rs.50.73 crore.

**(c) Producer Collectives (PCs)** 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 upto Rs.30.00 lakhs after achieving the milestones. The membership is usually ranging between 300 to 3,000 producers. There are 19 existing Producer Collectives identified and 34 new

Producer Collectives formed by the Project. They are registered under the Companies Act, 2013.

Upto the FY 2023 - 24, 53 producer collectives were assisted with start-up fund to the tune of Rs.14.50 crore.

In the year 2024 - 25 the project will assist these Producer Collectives with an amount of Rs.0.50 crore.

### **Individual Enterprises:**

Individual Enterprises are owned by an individual or more than one individuals in partnership. Individual Enterprises are classified as Nano, Micro and Small Enterprises. The Enterprises whose investments are upto Rs. 5 lakhs are called Nano Enterprises and investments from Rs.5 to 15 lakh are called Micro Enterprises and investments from Rs.15 to 30 lakh are

called Small Enterprises. These Enterprises are assisted with Matching Grant Programme (MGP) of the project.

## **B. Community based Farm and Skill Schools**

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

### **(i) Community Skill Schools (CSS)**

Local and traditionally remunerative trades are identified by the 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 in various trades for taking up either wage or self-employment within the same locality. The Skill Schools are established at a cost of Rs. 70,000 to Rs.1.00 lakh which includes the cost of honorarium for Trainers, training kits, uniforms, etc.,

Upto the FY 2023-24, totally 2526 Community Skill Schools (CSS) have been set up and 51,193 rural youth have been provided skilling at a cost of Rs.19.30 crore, which includes 324 Masonry, 259 Tailoring, 233 Electrician, 140 Two-wheeler Mechanic, 115 Welding, 53 Plumbing, 45 Cell Phone Repairing, 9 Boat Repairing schools and others.

In the year 2023-24, totally 907 Community Skill Schools have been established and trained 16809 trainees at the cost of Rs. 7.16 crore.

## **(ii) 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 to the

trained farmers. The Community Farm Schools are established at the cost of Rs. 70,000 to Rs.1.00 lakh including the honorarium to the Lead Farmers, training kits, laying of demonstration plots etc.

Upto the FY 2023-24, totally 6000 Community Farm Schools have been set up and 1,82,337 Producer Group members were given training in farm and off-farm activities at the cost of Rs.51.01 crore, which includes 1920 Dairy, 547 Goatery, 458 Backyard Poultry and 3075 agriculture & horticulture crops.

In the year 2023-24, a sum of 608 CFS have been set up and 18,209 producers have been trained at the cost of Rs.5.26 crore.

### **(iii) Migration Support Centres (MSC):**

Migration Support Centres facilitate the migrants in accessing better services for their career development including placement opportunities. One MSC has been set up at Singaperumal Kovil, Chengalpet District with a capacity of 40 candidates. So far, 173 candidates have utilized this centre. The next MSC is going to be set up in Krishnagiri District.

### **C. Enterprise Finance through Formal Financial Institutions.**

Enterprise Financing through Formal Financial Institutions is to promote economic activities of Individual Enterprises and Group Enterprises. It enables access to finance for identified business plans through Matching Grant Program (MGP) via linkages with Formal Financial Institutions.



## **(i) Matching Grant Program (MGP)**

Matching Grant Program (MGP) aims at promoting inclusive economic development for a transformative growth in rural Tamil Nadu. MGP is a financial instrument developed to fill the demand and supply gap in lending to enterprises. It enables ease of access to formal finance for the rural entrepreneurs. MGP will incentivize the entrepreneurs who repay the loans taken from the partnering financial Institutions. MGP envisages to reduce the turnaround time, ensure efficient disbursement and utilization of loans.

MGP is intended for the first generation entrepreneurs, women led businesses, Enterprise Groups, Producer Collectives, differently abled led enterprises and other types of enterprises perceived as a challenge by the financial sector. Under

MGP, Rs.94.12 crore has been allocated to support 6,680 enterprises which will proportionately increase the credit linkages upto Rs.300 crore. On prompt repayment of 70% of the loan amount, the borrower is eligible for 30% grant.

The Matching Grant Programme supports 6000 Nano, 500 Micro, 120 Small individual enterprises, 50 Enterprise Groups and 10 Producer Collectives. An average amount of Rs.1.00 lakh, Rs.3.00 lakh and Rs.5.00 lakh will be sanctioned as grant portion to Nano, Micro and Small enterprises respectively. A sum of Rs.1.50 lakh and Rs.40.00 Lakh will be sanctioned as grant portion to Enterprise Groups and Producer Collectives respectively.

Upto the FY 2023-24, totally 5904 Individual Enterprises were supported with Matching Grant fund to the tune of Rs.62.27

crore, 81 enterprise groups were supported with an amount of Rs.0.86 crore and 1 Producer Collective was supported at a cost of Rs.0.22 crore. Totally, 5,986 enterprises were supported to the tune of Rs.63.35 crore. These enterprises availed Rs.190.05 crore loans from formal financial institutions.

## **(ii) Nano Enterprise Financing Fund (NEFF)**

- NEFF is a loan assistance program exclusively developed for SHGs / SHG Households for the purpose of promoting new and existing enterprises.
- Nano enterprises in rural areas are facing difficulties owing to untimely credit, working capital deficit and changing business environment. This gap widened due to COVID pandemic and subsequent lock down which has affected the rural

enterprises. In this context, VKP provided enterprise finance to the self-help group households as a soft loan through the Panchayat Level Federations (PLFs) and Village Poverty Reduction Committees (VPRCs) to the tune of Rs.259.75 crore to 89,041 beneficiaries in the 3994 Village Panchayats of the project area and loans are being repaid by the beneficiaries. As on March 2024, an amount of Rs.221.16 Crore has been repaid by the beneficiaries.

- The repayment amount available in the PLF and VPRC is pooled together in PLF and launched as Nano Enterprise Financing Fund (NEFF). The Hon'ble Chief Minister of Tamil Nadu has launched the NEFF Scheme on 28th June 2023. NEFF is administered by PLFs to promote new and existing enterprises by following the

principles of the existing lending pathways of the PLF as methods in selection of entrepreneurs, credit assessment, documentation and release of funds. As on March 2024, NEFF loan has been disbursed to the tune of Rs.53.26 crore to 10,104 entrepreneurs to start or enhance their nano enterprises.

#### **D. Promoting Business Innovation**

Business Innovation is a process by which any industry or enterprise introduces new ideas, workflows, services, products and methodologies. Business innovations usually solve problems, improve existing products and strategies, boosting business and reaching new customers. Innovation Promotion is meant to contribute towards design, promotion and implementation of transformational ideas to tackle

development challenges in the enterprise eco-system of the State.

VKP under Innovation promotion, links the Innovators, Start-Up enterprises, Students and Entrepreneurs with its Group and Individual Enterprises. So far, 14 innovative business proposals have been approved to the tune of Rs. 1.05 crore.

## **E. Establishment of Institutions**

### **(i) Mathi Siragugal Thozhil Maiyam (MSTM)**

MSTM is a single point business service provider which provides business development support services to rural enterprises / entrepreneurs.

There are 42 MSTMs established across 31 project districts. Through MSTM, the

following services are provided to the entrepreneurs.

**Table - 4**

<b>S. No</b>	<b>Legal Compliance/ Regulations/Business Services</b>	<b>No. of Services Provided</b>
1	Legal Compliances	22,124
2	Mentor Services	491
3	Functional Expert Services	473
4	Business Plans for MGP	11,658
5	Business Plans for Convergence schemes	2947

From 01.01.2023, Rate Cards for providing various services are made effective. So far, an amount of Rs. 92.34 lakh has been collected as service charges by the MSTM.

## **(ii) "TN-RISE" Women Startup Mission**

Entrepreneurship is a powerful enabler to address the economic empowerment of women folk. Women entrepreneurs continue to face difficulties in accessing finance, market linkage, networks and technology. Gender bias also hampers the growth and sustainability of their enterprises. Rural women entrepreneurs are doubly disadvantaged owing to rural and urban divide.

To address the challenges faced by women, the Government of Tamil Nadu announced launching of an exclusive Start-up Mission for Women. To fulfill this announcement, TNRTP proposed to establish a Women Startup Mission under the brand name of Tamil Nadu Rural Incubator and Startup Enabler Women



Startup Mission (TN-RISE) with the following objectives;

- Empowering aspiring women entrepreneurs
- Providing higher-order support services to women entrepreneurs
- Expanding their business horizons.
- Providing conducive infrastructure and professional expertise
- Provision of customized market linkages, financing, and operational advice
- Provision of high-end business incubation services

## **F. Capacity Building for Individual Enterprises**

### **(i) Entrepreneurship Development Programme (EDP):**

Under EDP training, 8101 entrepreneurs have been trained in various aspects like finance, marketing, business

plan preparation, convergence with other schemes, legal compliances etc. at the cost of Rs.2.02 crore.

**(ii) SPARK (Lead Farmer) Training:**

The second level training has been conducted for 113 CFS - SPARKs on specialized crop and livestock practices through Tamil Nadu Agriculture University (TNAU), Forest College and Research Institute (FCRI), Aavin Skill Development Centre and Andhra Pradesh Community Managed Natural Farming (APCNF). In addition, the project staff have been trained in horticultural and natural farming practices at Horticulture College and Research Institute (HCRI) Periyakulam.

**(iii) Certification:**

Through Tamil Nadu Skill Development Corporation, 205 CSS trainers have been

assessed and certified under Recognition of Prior Learning in four trades - Masonry, Electrician, Two-Wheeler Mechanism and Tailoring.

**(iv) Capacity Building to PC members:**

- Training on project orientation, governance, book keeping, financial management and business plan preparation have been given to CEOs and Board of Directors of all the project supported new & existing PCs. In addition to that, sub sector training on their respective commodities have been provided to all the PCs.
- Training on importance of packaging and branding was given to Board of Directors and Chief Executive Officers of Producer Collectives through Indian Institute of Packaging (IIP), Chennai.

- Management Development Programme (MDP) on FPO Management, a residential training was provided to District Executive Officers, Executive Officers (Enterprise Development), Young Professionals and Chief Executive Officers of Producer Collectives through the Institute of Rural Management Anand (IRMA).
- Financial management training conducted to Board of Directors and Chief Executive Officers of 34 new PCs through Madurai Agri-Business Incubation Forum (MABIF).
- All the Board of Directors and Chief Executive Officers of new PCs were taken to exposure visits to five good performing PCs which were promoted by Department of Agri. Marketing.

- As an exposure visit to observe the best practices, the project staff and CEOs of Producer Collectives were taken to Sahyadri Farms, Nashik.

**(v) Capacity Building to project staff:**

- Conducted Training of Trainers (ToTs) programme on Micro Enterprise Loan supported by International Finance Corporation (IFC). 150 Master trainers were trained and through cascading method district staff, block staff and enterprise community professionals were trained.
- Producer Collective financing training given to all Young Professionals, Enterprise Development Officers, Enterprise Finance Officers, Executive Officers, Enterprise Finance Professionals & Chief Executive Officers of Producer Collectives at IIM Trichy.

- 35 project staff (Executive Officers - Business Plan Financing and Enterprise Finance Professionals) were trained at the Institute of Rural Management Anand.

### **G. Monitoring and Evaluation:**

Monitoring and Evaluation (M&E) is a continuous activity to generate feedback on the performance of the project activities and support project managers to take timely corrective measures to address any shortcomings and deviations. M&E system will provide realistic, real time and easily understandable information on various aspects of project implementation.

**(i) CAP Impact Evaluation– Institute for Financial Management & Research (IFMR):**

IFMR was engaged for the purpose of conducting Baseline, Endline and Enterprises Profiling survey for CAP impact evaluation across all 31 districts covering 120 blocks of Tamil Nadu.

The evaluation has followed structured interviews for capturing quantitative and qualitative aspects of scheme implementation through questionnaires.

**(ii) Grievances Redressal Mechanism:**

Awareness on work place safety for women entrepreneurs from SHG households have been created. Grievances Redressal portal has been created for project functionaries & beneficiaries to register their complaints. Grievance registered on the

portal are addressed through respective District Project Management Unit (DPMU). So far, 308 complaints were registered in the portal out of which 302 complaints have been resolved.

### **(iii) 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 of the project activities and their efficient functioning. VKP is in the process of developing, designing and implementing the Integrated Digital Platform (IDP) for this project.

In the IDP portal ([www.idp.tnrtp.org](http://www.idp.tnrtp.org)), the modules of Covid Assistance Package (CAP), District Diagnostic Study Reports (DDS), Value Chain Analysis (VCA), Grievance Redressal Mechanism (GRM),



Youth Database (YDB), Farm Database (FDB), Matching Grant Program (MGP), Community Skill Schools (CSS), Community Farm Schools (CFS), Nano Enterprise Financing Fund (NEFF), Knowledge Management Repository (KMR), Enterprises Promotion Module (EPM) and Mathi Siragugal Thozhil Maiyam (MSTM) are operational.

This IDP application strengthens the Management Information System (MIS) of the Project and serves as a ready reckoner for all the data related to the VKP Project.

### **a) Knowledge Management, Communications & Learning Systems**

The objective of this component is to develop and roll out, mechanisms and processes for effective flow of knowledge generated through the project and

disseminated to the primary and secondary stakeholders and external audiences through dynamic communication package. The knowledge generated will be used effectively for project implementation related learning and capacity building.

Activities carried out by this component are Information Education Communication (IEC) materials preparation, Social Media Management, Website Management, Documentation of Photos, Videos & Success Stories, Public Relations, Media Relations, Content Creation for the project, designing, and Event & Exhibition management.

## **b) Environmental & Social Management Framework (ESMF)**

The primary objective of the ESMF framework is to guarantee the long-term environmental and social sustainability of

project interventions. Its purpose is to proactively address and minimize any negative environmental and social consequences resulting from the enterprises, while simultaneously maximizing their positive environmental and social contributions. Additionally, the framework aims to encourage the development of eco-friendly enterprises and secure the enduring environmental and social sustainability of value chains.

- A comprehensive monitoring process has been conducted for 1218 group enterprises across 31 districts. These groups consist of 524 Producer Groups, 591 Enterprise Groups, 50 MGPs, and 53 Producer Collectives. As a result of this monitoring, recommendations have been made to implement remedial measures that aim to reduce

environmental impacts and improve energy efficiency in their business operations.

- Following the completion of green audits, 280 businesses from both farm and non-farm sectors were evaluated to determine their carbon emissions. The results showed a significant decrease of approximately 4.6 Ton CO<sub>2</sub> emissions from the baseline audit in 2022 to the endline audit in 2023.
- This reduction accounts for about 5% of the enterprises supported by VKP. As a result of these green initiatives, the beneficiaries may have the opportunity to capitalize on carbon credits in the near future.
- ESMF has conducted assessments on 53 Farmer Producer Collectives to assign green ratings based on their

implementation of environment friendly measures and business practices.

- Out of the 53 FPCs evaluated, 50 are deemed eligible to receive green incentive funds for their adoption of innovative green practices. In 2022, 14 FPCs were recognized with green ratings, leading to the release of a total green grant fund of Rs. 23 lakh. During 2024, a sum of Rs. 1.55 crore has been disbursed to 38 FPCs to further enhance their green initiatives.
- Within the framework of the Participatory Guarantee System (PGS) certification, a total of 160.42 acres belonging to 133 farmers have been registered by the Regional Council for Organic Farming.

### **10.3 Activities Proposed for the Year 2024 – 25**

- A sum of Rs.0.50 crore to be released to the 10 New PCs.
- Capacity Building on Enterprise Development to the project staff is planned through IIM Calcutta at the cost of Rs.2.00 crore.
- 9 Producer Collectives to be facilitated under MGP for loan assistance to improve their business activity.

### **11. CONCLUSION**

The Tamil Nadu Government is fully committed to holistic empowerment of women and the Tamil Nadu Corporation for development of Women has been playing a pivotal role in ensuring the social, economic and political empowerment of women, poor and the marginalised through its various

livelihood schemes and skill development programmes.

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. Continuous efforts would be taken to enrol all left out women into the SHG fold, build their capacities and federate them into community-based organisation. The capabilities of the CBOs will be enhanced to ensure government scheme benefits are delivered through and for the women members in SHGs, both in rural and urban areas.

The Government will also 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. Special impetus will be given to ensuring the reach of these welfare programmes which empower women, economically and socially to the most downtrodden and disadvantaged households.

The TNSRLM, TNULM and VKP are creating livelihood opportunities in both farm and non-farm sector and will be further strengthened through cluster development, value addition, marketing and branding. The synergy between the missions will be further strengthened through integrated resources for greater value to the society.

The aim of the Government is to ensure that the benefits of Government schemes reach the poorest of the poor and the SHG network is fully utilised for last mile delivery of Government schemes and services to the most disadvantaged



households, which will improve targeted and efficient delivery of services and also improve the lives and livelihoods of the SHGs and their households and TNCDW is taking all efforts to ensure that this is achieved through the close coordination with all other departments to improve the livelihoods of the SHGs.

Under the dynamic leadership of the **Hon'ble Chief Minister of Tamil Nadu, Thiru M.K. Stalin**, every effort is being taken to ensure multidimensional development and to provide equal opportunity of growth to all in the society, thereby creating a poverty free Tamil Nadu.

**UDHAYANIDHI STALIN**

Minister for Youth Welfare and  
Sports Development  
Government of Tamil Nadu

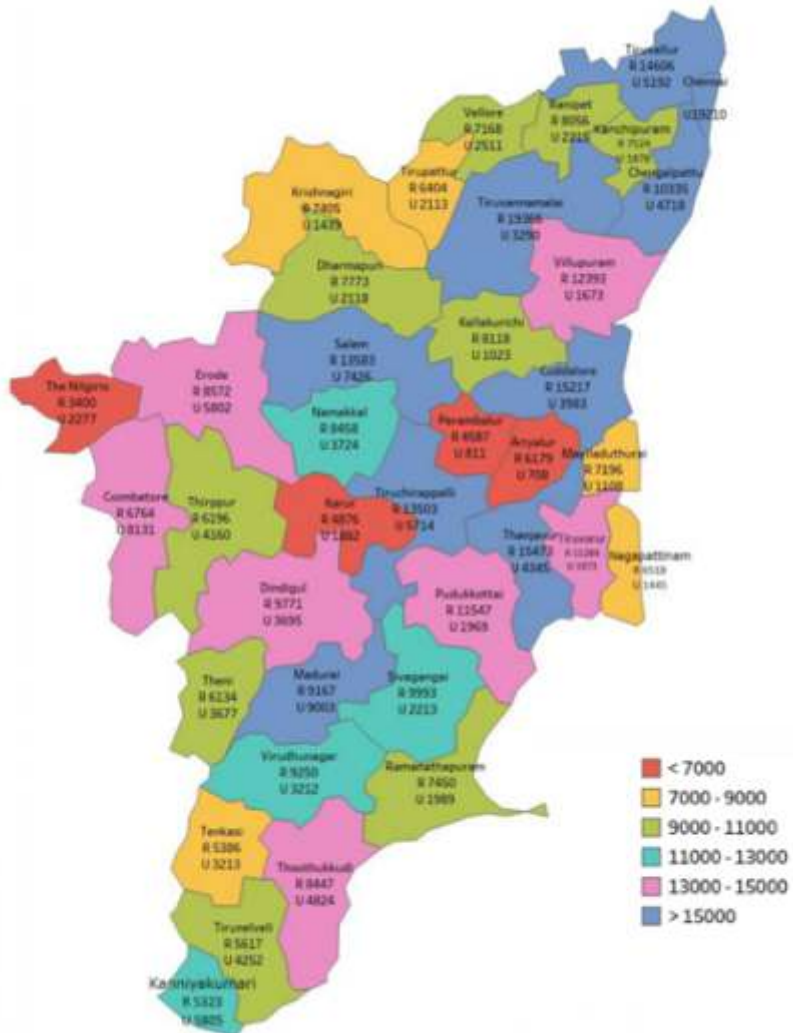
# State Level function for Distribution of Bank Credit to SHGs



Hon'ble Chief Minister of Tamil Nadu Distributed the Bank Credit to SHGs

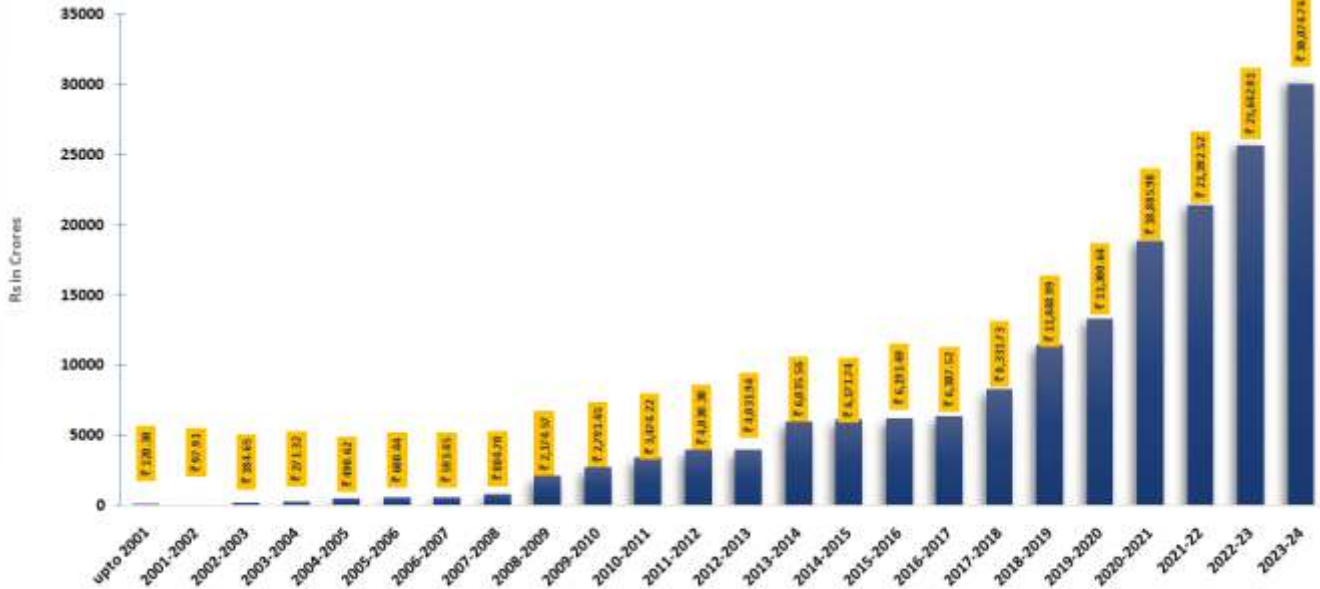


## District wise Number of Mathi Rural and Urban SHGs as on 31-03-2024





## Year wise SHG Bank Credit Linkage Achievement (From 2001 to 2023-2024)



## State Level Mathi Experience Store



Place: Annai Terasa Womens Complex, Valluvarkottam High Road, Nungambakkam, Chennai-34

## Marketing Initiatives



College Bazaar



Natural Bazaar



## Marketing Initiatives



Millet Cafe



Mathi Express

# E-Commerce Portal – www.mathisandhai.com



The screenshot displays the homepage of the e-commerce portal. At the top, there is a search bar and navigation icons. Below the search bar, there are menu options: Home, Categories, Eco-friendly, Handicrafts, New Arrivals, and Food Products. The main content area is divided into two sections: Food Products and Eco Friendly. Each section contains a grid of product cards with images, titles, prices, and 'Add to cart' buttons.

**Food Products**

- Rojo Tea Weight:500g**  
₹ 210
- Pepper Powder Weight:250g**  
₹ 307
- Garlic Pickle**  
₹ 75
- Kanuppu Kavuni Rice**  
₹ 158
- Kattuyanam Rice**  
₹ 136.5

**Eco Friendly**

- Palm Leaf Size:Large**  
₹ 120
- Palm Leaf Size:Medium**  
₹ 100
- Aloe Vera Saatal Weight:125g**  
₹ 84
- Banana Fibre Sanitary Pad**  
₹ 750 / 7 pcs
- Vennal**  
₹ 44 / 1 pc

## Hon'ble Minister Distributed the Bank Credit Linkages to Urban SHGs



## Livelihood activities under TNULM



Wire basket weaving



Jute bag stitching



Tailoring class



Mushroom cultivation

## DDU-GKY : Skill Training



## International Placements



## Hon'ble Minister Distributed Job Placement Orders under DDU-GKY



## Enterprise activities under VKP



Enterprise Groups



Producer Groups



Producer Collectives



Matching Grant Programme



Community Skill Schools



Community Farm Schools

## Convergence activities with Government Programmes



Hon'ble Chief Minister Breakfast Scheme



## Convergence activities with Government Programmes



Makkalai Thedi Maruthuvam