



QUARTERLY NEWSLETTER VOL. 3 April - June 2022

VALAM

Together We Rise



Point
of View



Happy
Beneficiaries



Events



Green
Biz

VAAZHNDHU KAATTUVOM PROJECT

Point of View



Tmt. S. Divyadarshini, IAS

Chief Executive Officer
Vaazhndhu Kaattuvom Project, Chennai

Dear Readers,

This edition of the Newsletter brings out the many proud moments of VKP. From signing an MoU with banks and other agencies for the Matching Grants Program (MGP) implementation to 16 VKP-supported Producer Collectives (PCs) receiving Green Awards, the last quarter has been quite eventful.

Further, the beneficiaries were able to move further towards digital transactions, be it the introduction of the digital payment app IppoPay or being able to register for matching grants under the MGP through an online portal. And technology has been made use of to increase productivity and efficiency.

Two of the PCs that have received their Green Awards, an award given for introducing eco-friendly and climate-resilient practices in their fields, have been featured in this newsletter. With these kinds of events, the PCs and other beneficiaries have been receiving good exposure. Apart from this, some other enterprises supported by VKP have also been featured in this edition.

As a further push to the activities, the Women Livelihood Service Centres (WLSCs) / One Stop Facility (OSF) which provide handholding support to entrepreneurs, have been inaugurated in many districts. The WLSC/OSF provides a warm and welcoming environment to entrepreneurs, particularly women, and provides

Matching Grants Program has become operational by signing MoU with Partnering Financial Institutions (PFIs) and other agencies

16 Producer collectives supported by the Project won Green Award

Green Award

them all required support to start a new business or expand an existing one.

With all these developments, the Project is set to move forward and help beneficiaries achieve greater heights. I look forward to working with the beneficiaries and assisting them in any possible way in the future, towards their prosperity and success.



BENEFICIARY STORIES

PC Reaps Double Rewards from Trade Fair Exposure and Green Award



Agathiyar Farmer Producer Company Limited
Musiri Block, Trichy District

The Agathiyar Farmer Producer Company Limited was one among the 16 Producer Collectives(PCs) selected for the Green Award ceremony held on June 5. It also represented VKP by participating in the Aahar Trade Fair held at Pragati Maidan, New Delhi, in April.

The Farmer Producer Collective (FPC) was formed in 2015 and has 630 stakeholders, with six full-time staff. The Company has mobilized Rs 6.3 lakhs as share capital. The activities are centred around agriculture, and the key commodities dealt with are groundnut, sesame, castor, millets, and green manure seeds. The FPC owns a de-stoner, pulverizer, millet huller and oil expellers and its main activities are in aggregation, grading, packaging and marketing of oil seeds and green manure seeds, food-grade oil extraction, millet processing and flour/spice mills. In the Green Award rating, the FPC had scored 'B' in Performance Grade and a G2 in Green Rating. The FPC received Rs. 2 lakhs as part of award.

The FPC has taken many initiatives for moving towards eco-friendly and climate-smart activities since 2016. The key activities include production of enriched compost, panchakavya and fish amino acid, marketing of green manure seeds and traditional vegetable seeds and spreading awareness on natural farming and legume cultivation.

It is also involved in the production of enriched compost and vermi-compost, aggregation, grading and packaging of oil seeds (viz. groundnut and sesame) and de-hulling of millets on a rental basis to its stakeholders. ”



Women Wealth, State Strength

THIS PC REAPS BENEFITS BY MAKING VALUE-ADDED PRODUCTS FROM THE HUMBLE DRUMSTICK



Vaigah Farmer Producer Company Limited,
Tirunelveli District

With its start in 2017, the Vaigah Farmer Producer Company Limited with 1,030 active stakeholders, four full-time staff and a share capital of Rs. 10 lakhs, is primarily involved in aggregation of agricultural produce and secondary processing. The main products are honey, value addition and marketing of drumstick leaf powder and seeds and extraction of drumstick oil and other products such as moringa leaf powder, Ben oil, leaf tablet, flower tablet, seed powder, face cream, pain balm, herbal soap, amla honey and honey banana. The FPC owns a pulverizer and oil extraction unit (for drumstick seed oil). It scored 'B' in Performance Grade and 'G3' in Green Rating. Among its green and climate-smart activities, the FPC has been providing awareness on organic farming and preparation of organic farm inputs, promotion of water conservation methods like drip irrigation and mulching, establishment of organic input shop for member farmers and conducting training programmes on value addition of drumstick leaf and seeds. The FPC has been supporting women farmers in the cultivation of drumsticks (moringa plant) through natural farming practices and provides buy-back guarantee of drumstick produce.





POOLING RESOURCES TO REDUCE COST ALLOWS PC TO MAKE PROFITS



Kallandhiri Farmer Producer Group,
Kallandhiri village, Madurai District

This VKP-supported women-led producer group has 60 members. This focus group was formed after doing PGP. This group is 5 months old and cultivates vegetables like ladies finger, brinjal, cluster beans, tomato and banana, as well as paddy. All the members in the group, as individuals, were growing vegetables and paddy for many years. The group received a start-up fund of Rs.75,000 and bought a seed-sowing machine, a sprayer and a power weeder. They spent Rs.60,000 per acre for cultivating ladies finger and earned Rs.15,000 as profit i.e. 25%. The PG has plans to achieve 50% profit in the near future by reducing the overall production cost through sharing resources such as machinery and jointly purchasing inputs like seeds, fertilizers and pesticides. The group has planned to market their produce jointly, by dividing into three groups of 20 members each and aggregating their produce and selling to buyers in the nearby markets. This will reduce their expenses by sharing their transportation cost, supplying in bulk to the buyers and ensuring continuous orders. The group has also planned to join a new FPC so that the produce can be sold to the FPC to get better rates for their produce.





FLOWERS, VEGETABLES AND MUCH MORE. PG PROFITS FROM A MIXED BUNDLE



Poo Urpathyaalarkal Kuzhu,
Radhapuram village, Villupuram District

The Poo Urpathyaalarkal Kuzhu has about 51 flower producers, all of whom are women. The main commodities produced are flowers, vegetables, blackgram and millets. The farmers belonging to the group cultivate vegetables and greens throughout the year. There is village shanty assembling every Wednesday evenings for vegetables sales. Daily flower sales go to the markets in nearby Puducherry, Chennai and Cuddalore. The PG members are selling the vegetables directly to consumers in Villuppuram town. The PG received a COVID-19 one-time support grant of Rs.1,50,000/ from the Project. The PG possesses tarpaulin, a power weeder, and sprayers. As on date, 50% of the members have utilized the common asset daily on a rental basis. Based on the group norms, the earnings of Rs.19,000/ were collected and deposited at Bank account. They want to link to the Sankaraparani Producer Collective in the future.





Women Wealth, State Strength

ENTERPRISE GROUP

CHECKING MANY BOXES: ECO-FRIENDLY HERB GARDEN PROVIDES EMPLOYMENT AND WELFARE TO SOCIETY



Herbal Plantation Enterprises Group,
Pudur, Chengalpattu District

This herbal plantation EG was formed as a terrace garden at an extent 1,200 sq.ft in Pudur, Chengalpattu district. Twenty members, all women, are involved in this activity. The Group was formed after a 7-day training, given by the expert Mr. Alladi Mahadevan from 25 March to 14 April, and it is about 2 months old. They are cultivating 60 different types of medicinal herbs, some of which are very rare. The members said they came to know the value of these plants only after attending the training. One unique aspect of this garden is that, apart from the garden being organic, the bags in which the plants are placed are also entirely eco-friendly. It is made from banana bark. The garden aims to propagate the health benefits of each plant so that people revert back to holistic medicines and move away from allopathic medicine. This is also a good initiative to provide employment to women while providing welfare to the whole society.





Women Wealth, State Strength

BRINGING NEW STYLES INTO AN OLD CRAFT



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Sri Selva Vinayagar Pottery Enterprise group,
Aadooragaram, Cuddalore District

This is a VKP-supported women-led enterprise group with 30 members involved in producing pots, dolls, lamps and cooking vessels. All these women are from the same village or nearby villages. This group was formed after doing PGP and is 6 months old. All the members in the group have been in the pottery profession for many years. As an enterprise group (EG), all the members are involved in production. During the Focus Group Discussion that was conducted in the village, the idea of grouping these women in to an (EG) emerged, and then they formed an EG. The group received a start-up fund of Rs.75,000. They procured a sand grinding machine and spray painting equipment and have started producing value-added products.



ENTERPRISING WOMAN WHO INCREASED HER EARNINGS AFTER UPSKILLING



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Mrs. Jeeva,
Nattarmangalam, Villupuram District

Mrs. Jeeva is a women entrepreneur with a small tailoring shop in Nattarmangalam village. She used to earn daily about Rs.500 and Rs.5,000–6,000 every month. She had already taken training from IND-RSETI Viluppuram on Aari embroidery. During lockdown, she got a Skilled Youth Loan of Rs.1,00,000/ under the Skilled Youth Training-RSETI component of the Project. She invested in purchasing tailoring machines, button machine and other raw materials. Now she is earning Rs.1,000 daily or around Rs. 30,000monthly. She is planning to expand her business to a textile shop in the near future. She has completed UDYAM registration. She has also been identified for MGP support from the Project.



ENGINEER-TURNED TAILOR ENTREPRENEUR DREAMS OF EARNING MONEY THROUGH HER PASSION



Ms.Vennilla,
Thataingarpatti, Namakkal District

Ms. Venilla is a 26-year-old engineering graduate who pursued tailoring at home when she wasn't allowed to go for work. She owns a sewing machine and stitched garments for her neighbourhood. However, she was not aware of stitching designer items, which were in high demand, so she sought embroidery training in Namakkal. The course was expensive, she had to purchase materials on her own, so she dropped this option. But when a similar course came to her block, she immediately joined it. During her training, she learnt different types of stitches, with beads and other materials. Among her many designs is a beautiful design of the VKP logo, which was one of her test patterns in the course. She now plans to join an enterprise group and start embroidering work for blouses, which gives Rs. 1,000–1,200 per piece.



EVENTS AND WORKSHOPS



CM Distributes Start-up Fund to Beneficiaries at Vellore and Ranipet

On 29 June, in Vellore district, the Hon'ble CM Thiru. M. K Stalin distributed start-up funds of Rs. 12,75,000 to 885 members belonging to 14 producer and 3 enterprise Groups. He also visited the exhibition stall put up by VKC. On 30 June, in Ranipet district, the Hon'ble CM distributed start-up funds of Rs. 78,00,000 to 104 Producer Groups. Beneficiaries also exhibited their products at the event.



VKP Celebrates World Environment Day and Presents Green Awards to FPCs

VKP celebrated World Environment Day on 5 June, 2022 with the felicitation of 16 producer collectives with Green Awards. To encourage PCs to shift towards green economy, the project conducted the 'green rating' for 25 PCs, in the first phase. This was a first of its kind initiative wherein the PCs are recognized and awarded for their efforts in adopting green measures in their business activities such as energy conservation, water conservation, waste management etc. and adhering to regulatory compliances. The Hon'ble Rural Development Minister Thiru. KR Periyakaruppan presented the awards. Former CEO-VKP Tmt. Pallavi Baldev I.A.S, Tmt. Surpiya Sahu, I.A.S, Addl Chief Secretary Environment Climate Change & Forests, and World Bank officials were present on the occasion. Separately, a knowledge sharing session was held on the same day wherein 5 successful PCs from Jharkhand, Maharashtra, Tamil Nadu and Madhya Pradesh shared their stories on models, process, structure, design, strategies and the successful factors of their PCs.



VKP Signed MoU with Banks and Partnering Agencies

VKP signed MoU with banks and partnering agencies to facilitate the implementation of the Matching Grant Program(MGP) and to promote digitalization of enterprises among the project beneficiaries. Thiru. KR Periyakaruppan, Hon'ble Minister for Rural Development and Panchayat Raj, and Tmt. Pallavi Baldev, IAS, former Chief Executive Officer, VKP, along with representatives from the partnering financial institutions were present at the occasion.



VKP-Supported Producer Collectives Reap Huge Benefits from Aahar Fair

Four FPOs from among the current 55 supported by VKP displayed their products over the course of 5 days at the Aahar Trade Fair held in Delhi from 25 April 2022. This is the first time that FPOs from Tamil Nadu have participated in a trade fair of such magnitude. The four FPCs were Ayyamapalayam, Agathiyar, Valanadu and Vaigah.



Women Livelihood Service Centres Opened in Several Districts of TN

Women Livelihood Service Centres were opened in several districts of Tamil Nadu such as Pudukottai, Trichy, Krishnagiri, Dindigul, Virudhunagar, Kallakurichi, Kanchipuram, Mayiladuthurai, Namakkal and Sivagangai. These will serve as single-point resource centres for entrepreneurs who are interested in starting or expanding a business.



VKP Promotes Production of Biodegradable Sanitary Napkins: Safe for Women and the Planet

To commemorate the World Menstrual Health Day on 28 May, VKP enabled 25 SHG members, in a pilot phase, to produce biodegradable sanitary napkins (with wings) with uniform production techniques across selected districts such as Dindigul, Salem, Tiruvannamalai, Ramanathapuram and Mayiladuthurai. The Sanitary Napkin Federation (SANFED) President Tmt. Nagalakshmi along with two members provided the expertise to produce the napkins in a training programme held during 26–28 May.



Aadhar-enabled Payment Machines Received from Banks Distributed to Virudhunagar Entrepreneurs

To enable access to digital payment services for all, Aadhar-enabled payment systems (AePS) machines received from banks will be issued to all entrepreneurs in project district, in Virudhunagar district. The district collector issued these machines to five entrepreneurs



Awareness Programme Held on FSSAI Registration and Quality Control in Ramanathapuram

VKP along with TN's Food Safety & Drug Administration Department organized an awareness programme on June 16 on FSSAI registration, quality control and related subjects. In that meeting, the FSDA head Mr. M Dharmar, Mr. Jeyaraj and Mr. Lingavel took part and explained about FSSAI registration, quality control, marketing and other aspects related to food safety. In the meeting, 50 beneficiaries of producer groups and enterprise groups participated. Moreover, 10 ECPs and district and block staff were also present.



National Traditional Paddy Fest Held

The National Traditional Paddy Fest was held between 21 and 22 May 2022 at Thiruthuraiipoondi. In this fest, project-supported Lantana products were displayed to attract a larger audience. The Hon'ble Minister for School Education, Thiru. Anbil Mahesh Poyyamozhi, and Thiru. The Hon'ble Minister for Food and Civil Supplies, R. Sakkarapani, and the MLA Dr. T.R.B Rajaa also visited the stall. More than 1,000 people visited the exhibition.



VKP Partners with IppoPay for Digital Payment Solutions and Book keeping

Across the project locations, entrepreneurs were trained in the digital payment and digital book-keeping solution IppoPay. VKP partnered with IppoPay, an online payment app, to enable enterprises to meet their payments faster through the online modes. Training on how to make online payments was given by project teams in all districts to entrepreneurs who had all their id cards and paperwork ready.



World Bank Team Visits Project Sites and Interacts with Beneficiaries

The World Bank (WB) team interacted with the VKP beneficiaries in Chengalpattu, Cuddalore, Ramnad, The Nilgiris, Salem, Erode, Madurai, Ranipet, Villupuram, Vellore and Dindigul from 16 May to 24 May. The WB members visited producer groups, enterprise groups, producer collectives, community skill schools and farm schools formed by the project to assess how far project is benefitting and empowering the community to take up enterprise development and promotional activities.



IoT Technology Makes Harvesting Honey Easier

A new and tech-driven way to harvest honey, based on IoT, has been developed, which makes use of various sensors to estimate the humidity, temperature, count of honey bees, weight of honey collected, etc. The data can be viewed from anywhere in a mobile phone. Krishnagiri farmers were keen to adopt this new technology. Training on this new tech was given to the newly formed Honey EG in this district.



Orientation on NEFF Given to All ECPs

An orientation programme on Nano Enterprise Financing Fund (NEFF) was given to ECPs across all VKP blocks for three days between 29 April and 1 May in a phased manner.



Dindigul District Team Organizes Celebrations as Part of Azadi ka Amrit Mahotsav

As part of celebrating the Govt. of India's 75 years of independence, Azadi ka Amrit Mahotsav, the Dindigul district team organized a 10-day exhibition to display and sell products of SHG members. The exhibition began on 5 April 2022.



CSS for LED-Bulb Making Held

A Community Skill School (CSS) on LED-bulb making was conducted in Kollappatti village, Thuraiyur block, Trichy district, to promote and increase the production of LED bulbs, which are more energy efficient and cost effective compared to florescent bulbs. The training began on April 9 and went on for 10 days. Around 20 women from eight panchayats participated in this training. Training tool kits were provided to the participants.



Hasanur Residents Trained to Make Furniture from Lantana

VKP gave Hasanur tribal residents training to make furniture out of invasive weed through CSS. The products include dustbins, cloth boxes, baskets, book shelves, sofa sets, round tables, footwear stands, tea plates, flower baskets and plate stands.

Green Index Rating of Farmer Producer Collectives



The Vaazhndhu Kaattuvom Project (VKP) is a unique project in Tamil Nadu, supported by the World Bank, with an objective to promote rural enterprises and to enhance sustainable rural livelihoods. VKP is also committed towards protecting the environment through implementation of the Environmental and Social Management Framework in the project areas. In its constant pursuance of protecting the environment, the project proposed to encourage the Farmer Producer Collectives (FPCs) implementing green measures by assessing the performance on Green Index and incentivising their business activities.

The Green Index Rating

is a system for the assessment of adherence to compliances related to environment, use of natural resources and adoption of environment friendly, climate-smart/resilient practices. The objective is to encourage FPCs to adopt green measures in their business activities and to transition into a sustainable business environment. The Green Award has been conferred recognising the efforts of FPOs/FPCs towards the promotion of compliances, sustainable and climate-smart livelihood practices.

The Green Award

is an appreciation of the Green Index Rating of the enterprises implementing the green measures and complying with legal prerequisites. The assessment was conducted on the existing 25 FPCs to understand the strengths and gaps and to demarcate the necessary areas of intervention in terms of greening opportunities and activities followed by the FPCs. In addition, it recommends possible green solutions to mitigate the negative impacts on the environment while ensuring the economic viability of the FPCs.

The project has envisioned an integrated approach on the assessment of status in terms of environmental/safeguard compliances, climate-smart practices and the overall performance of the FPCs coupled with due recognition and financial incentive to continue and scale up their greening of business activities.

The assessment process has been planned in two stage

Stage 1: Initial grading and short-listing as per the FPC performance tool and Green Index rating, recognition, and financial incentive (50%) – innovation/inclusion/green grant

Stage 2: Verification of proposed action plan for utilization of financial incentive, implementation and reporting and disbursement of remaining financial incentive (50%).

The grading principles of the Green Index Rating are as follows

- Compliance with all applicable legal and regulatory requirements is mandatory.
- An FPO scoring higher points on green practices but missing out on compliances will not be considered.
- Performance on the green practices will be assessed based on scale/ proportions/volumes, etc.
- Means of verification will be records, registers, reports, certificates, farmer interviews and field visits as applicable.
- Grades/Rating will remain active/subject to change throughout the project period, and FPOs are to make efforts to maintain the grades using green budget.

The grading principles of the Green Index Rating are as follows

Scoring Range	Green Grade	No. of FPCs	Eligibility
>5.25 to 7	G1	1	Yes
>3.5 to 5.25	G2	16	Yes
>1.75 to 3.25	G3	5	Yes
>0 to 1.75	G4	3	No

Green rating as well as awarding the FPOs for their efforts in implementing the green measures in their business activities has been a grand success. The green measures can be sustained through regular assessment, monitoring and guidance by the project functionaries. All the enterprise groups and farmer producer organizations will be assessed on environmental sustainability through implementation of mitigation measures and greening activities periodically. This first-of-its-kind initiative by the VKP in assessing and awarding the FPOs for their green initiatives will pave the way forward for all other FPOs in the country to achieve sustainable, climate-smart and eco-friendly agriculture practices, with better economic benefits.





VAZHNDHU KAATTUVOM PROJECT

Department of Rural Development and Panchayat Raj

5th Floor, Tamil Nadu Small Industries Development Corporation Limited,
Thiru Vi Ka Industrial Estate, Chennai 600 032

(044) 434 43200 | tnrtstate@gmail.com | www.tnrt.p.org

 VaazhndhuKaattuvom  VaazhndhuKaattuvom  tn_rtp