



QUARTERLY NEWSLETTER VOL. 5

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VALAM

Together We Rise



Point
of View



Happy
Beneficiaries



Events



Green
Biz

VAZHNDHU KATTUVOM PROJECT

Point of View



Tmt. S. Divyadharshini, IAS

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Dear Readers,

Coming to the end of the year, it is a matter of pride that great strides have been made in the Project components. In this edition of the Newsletter, the focus is on training and skilling and on financial assistance from the Project for expansion of enterprises. Over the period of this project, many enterprises have been created across industries, and this quarter has highlighted that for expansion, both technical and financial assistance are required.

Skilling and training is important and has enabled several women to enter trades they would usually have not entered; it has also brought to focus value addition to older professions which were not accessible to a majority of women.

Over the period, 33,861 persons have benefitted from 1591 Community Skill School trainings, while 1,64,128 persons have benefitted from 5392 Community Farm Schools. With regard to enterprise activities, 1000 Enterprise Groups have been created, benefitting 15926 members, while 5000 Producer Groups have been formed benefitting 2,72,604 members. In all, a total of 53 Farmer Producer Companies have been formed and 45 Women Livelihood Service Centres have been created to provide the lastmile service to the beneficiaries. Financial assistance in the form of matching grant loans was provided to 1067 persons during the period.



Next year too, the emphasis will be on training and upskilling to facilitate many more women to become economically and socially independent



In the next year, too, the emphasis will be on training and upskilling to facilitate many more women to become economically and socially independent, while encouraging entrepreneurs among the various trades to expand their business. Focus will also be on creating branding opportunities for each group so that they may be able to have a unique identity which they can cash on. I hope you enjoy reading about the efforts of the women and other beneficiaries covered in this edition.

I encourage all the beneficiaries to do even better in future.



Women Wealth, State Strength

INDIVIDUAL ENTREPRENEUR STORY

MILKING PROFITS WITH MUSHROOMS AND TRAINING OTHERS FOR THE SAME



Gowri

Kalkunam village, Kurinchipatti block, Cuddalore district

After an MBA and a short stint in Singapore, Gowri decided to start a mushroom business in her hometown after seeing the abundant variety available outside India. She thought she could grow these varieties at her village and started cultivating with two mushroom varieties. But awareness on mushrooms was low. With marketing efforts, she raised her sales in milky and oyster mushroom cultivation and sold right up to Kerala. During covid, her business orders reduced but she got a loan of Rs. 50000 to restart the business and another Rs. 8 lakhs to develop the mushroom spawn in her company named Thillai Kalamman Group mushroom cultivation. She diversified into making pickles, biscuits, and other mushroom products. She has also trained 30 persons in this trade, and 12 of them formed an EG. She buys back from the new EG and uses it for her business. She is currently able to earn Rs. 50,000 after expenses per month. "When I started, I had to go from place to place looking for training and it took almost 6 months; now I believe people should not suffer in the same way, so I want to give training to all on the A to Z of mushroom cultivation", she says proudly.



Women Wealth, State Strength



Happy
Beneficiaries

BREAKING BARRIERS WITH CEMENT WORKS AND ENTERING NEW FRONTIERS



Sulochana

Melavasal panchayat, Mannargudi block, Tiruvarur district

Sulochana is an enterprising woman who has studied until the 12th standard. In her agricultural village, she along with her husband decided to start a cement work business, making concrete slabs and other products. Their Company Kalai Cement Works was doing well, but during the pandemic her business became slow and she stopped receiving orders. She received a loan of Rs. 5 lakhs from a nationalized bank which was facilitated by VKP, to expand her business. With this loan she was able to buy all her raw materials such as iron frames, nuts and bolts, TMT iron rods etc. She is now not only meeting orders from within her village but from the neighbouring districts too. Her future plans include is expanding her business and tapping into the markets of Thajavur and Nagapattinam. She is employing 3 persons and earning Rs. 5 lakhs in a year.

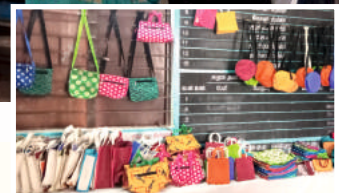




Women Wealth, State Strength

ENTERPRISE GROUP

CFS TRAINING HELPS THIS PG INCREASE AGRICULTURAL YIELD AND SOIL FERTILITY



Sanal Pai Enterprise Group
Thiruvkatanathapuram panchayat, Tirunelveli district

The Tirunelveli-based enterprise group (EG) with 30 members is producing value added products and handicrafts from jute that ensures them an additional income and a dignified livelihood for women workers. The PLF provided a thirty-day (21.12.2021–22.01.2022) jute bag production training for them through Community Skill School (CSS). They got trained in producing different kinds of value-added products from jute. VKP sanctioned Rs.1,00,000 as financial support for the CSS training. "We received Rs.75,000 as start-up fund and purchased the required machinery with the fund. We started production at the EG building. We procure raw materials from Madurai based on the order. Our EG earns between Rs. 20,000 - Rs.1,00,000 per month, depending on the number of orders", says Mallika a member of the group. The CSS transformed the wage workers to skilled workers. Now, four more women from the village have come forward to get skill training in jute. They are supplying to the government and corporate companies. However, they are doing it part-time and wish to move to it full time in the future.



Women Wealth, State Strength



Happy
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EG IS BRINGING DIGNITY AND INCOME TO WOMEN IN THIS OLD PROFESSION



Agni Sirakugal Dry Fish Enterprise Group
Pappakovil panchayat, Nagapattinam block, Nagapattinam district



In this coastal village, men engage in fishing, women segregate, cleanse and process the fish. Most of the post-harvesting process is also largely done by women. A 15-day training for 20 fisherwomen was organised, including a field visit to the 'Metro' food processing institute run by Fisheries University. From this, 13 fisherwomen formed the Agni Sirakugal

Dry Fish Enterprise Group (EG). They applied for the start-up fund and obtained the necessary sanctions. Dry fish is usually frowned upon, even among the fishing community. But we wanted to change that impression by making successful products out of it. Initially, we invested Rs.24,700 for procurement, raw materials and earned Rs.45,600 as income from selling our products," says Kalai Selvi, one of the members.

Now they are selling in retail outlets, and are provided to guests at the Nagapattinam Collectorate. Now, they plan to expand and grow their business to benefit at least 50 women. ”



Women Wealth, State Strength

PRODUCER GROUP

CFS TRAINING HELPS THIS PG INCREASE AGRICULTURAL YIELD AND SOIL FERTILITY



Tumbalpatti Producer Group

Tumbalpatti (Atimalaipatti Village) Panchayat, Panamarathupatti block, Salem district

Agriculture is the main occupation for the women in this village. With VKP's support, 60 producers together formed the Tumbalpatti Producer Group with the goal of reducing their cost of cultivation. With the Project's support they were trained through the Community Farm School and received awareness in cultivating cassava, finger millet, bee-keeping technique. They learnt to produce natural inputs such as azola, vermicompost, jeevamirutham, panchakaavyam, fish amino acid. The training cost of Rs. 64000 was met by the Project and they also received the start-up fund of Rs. 75000 after forming the group. They are producing azola and using it for feeding cattle as it is a high source of protein for milch animals, in addition to improving the soil fertility. They have also started selling azola to other producers.





Women Wealth, State Strength

PG CREATING A SUSTAINABLE FARM BY RE-USING ALL MATERIALS ON THEIR FARM FOR THEIR NEEDS



Sadumugai Milk Producers Group

Sadumugaivillage panchayat, Sathyamangalam block, Erode district

The Sadumugai Producer Group was formed with 30 women, who were initially individually doing agricultural and other wage work. After they formed the group, they received start-up fund of Rs. 75000, which enabled them to buy two chaff cutter machines to cut their maize crops to feed their cows. The machines have enabled them to cut fodder wastage and reduce the arable land required to produce fodder. Further, it has reduced the time and feed production cost. They sell fodder to other farms, and milk and its value-added products such as curd, ghee, paneer to their customers. The waste from their land is used for making vermicompost, which they use on their farms and sell to other farms. In future, they want to sell the vermicompost in packets under their brand name. ”



PRODUCER COLLECTIVE

COMING TOGETHER AS A COMPANY HAS ENABLED THEM
TO EARN SUSTAINABLY AND SCALE UP PRODUCTION



Mohanur Ezhili Farmer Producer Company
Mohanur village, Mohanur block, Namakkal district

Individually, the producers were already cultivating, but it was not profitable. With VKP's support 15 producer groups came together to form the Mohanur Ezhili Farmer Producer Company. There are currently 1000 stakeholders in the company. They purchase coconut, sesame, groundnut, corn, maize, sweet potato in bulk from their stakeholder farmers and sell them under the company name. The groundnut, sesame, and coconut that they purchase they make groundnut oil, coconut oil and ghee. They sort the produce and sell them as pulses and the waste stock as cattle feed under the company's brand name 'Mohanur Ezhili Ulavar Ulavarka Sanstha'.

With the financial assistance of Rs. 5 lakhs given by the Project they bought pulse breaking machine, oil checkers, bagging machines and labels for our products. They purchase organic manure (fertilizer), cattle fodder and seeds in bulk and sell them to their farmers at a fair price. They were struggling as individual farmers, have now become productive as a producer company. They have learnt to do quality farming, value-add to produce and to market directly these high value products. ”



VALUE-ADDITION AND LOWER COST OF INPUTS INCREASING INCOME OF FPC MEMBERS



Chengalpattu Farmer Producer Company Thiruporur and Thirukazhukundram block, Chengalpattu district

In Chengalpattu District out of 130 Producer Groups with nearly 5000 members, 100 PGs are affiliated with Chengalpattu Farmers Producer Company. This farmer producer company (FPC) comprises 1893 members (100% Women members) from 104 Panchayats of Thirukazhukundram and Thiruporur Block is registered under Companies Act, 2013. It has 10 women Board of Directors.

This FPC is selling groundnut pods collected from its shareholders and makes Cold Pressed groundnut oil as a value added product. This FPC is supplying farming inputs like seeds and fertilizers to its members at reasonable costs to reduce cost of production and to make value added products using groundnut. Through the VKP, Rs. 5 lakhs was given to the FPC as start-up fund (Establishment Grant) to buy machineries. And also they have sanctioned Rs.10 lakhs as Business Expansion Viability Grant. ”

EVENTS AND WORKSHOPS



THE WORLD BANK AND IFC TEAM INTERACTED WITH BENEFICIARIES IN VILLUPURAM DISTRICT



The Project team, The World Bank and International Finance Corporation interacted with the members of SHG, PLF, beneficiaries of Covid Assistance Package in Vikravandi and Koliyanur blocks in Villupuram district. The team congratulated Ms. Punitha, a garment shop owner, for her MGP loan sanction. The team also had discussions with Indian Bank officials on Block Task Force meetings with the Lead Bank Manager, being one of the members. They discussed details about MGP loans sanctioned and whether the banker login portal was updated.



Madurai District Collector Dr. Aneesh Sekhar IAS visited banana fire community skill school, Thulayapatti panchayat and interacted with 25 beneficiaries about the training, employment and income-generating opportunities. He also interacted with producer groups and the earthen ware enterprise group and presented start-up funds.



Cuddalore Collector Thiru. Balasubramaniam IAS reviewed the Women Livelihood Service Centre at Panruti block. He then visited the Panruti project supported Cashew Producer Collective at Pannikankuppam, interacted with members and appreciated that more women were on the Board. He inquired about the company's potential markets and marketing strategies.



In Nochiyurani panchayat, Ramanathapuram district, jasmine producer group inaugurated machine to make compost from waste material.

PROJECT ASSISTANCE: DISBURSEMENT OF LOANS, MGP LOANS



The Matching Grant Program has important part in the lives of the beneficiaries allowing to them start business or expand their existing one. In the October – December quarter, 1052 persons received Rs. 1068.98 lakhs as matching grant loans. A look at some of the beneficiaries in the Project districts:



In Cuddalore, District Collector Thiru. K Balasubramaniam IAS distributed MGP loan to 4 individuals amounting to Rs. 11 lakhs for scaling up their business of poultry farming and groceries shop and congratulated them for their efforts. The MGP amounted to Rs. 3.3 lakhs.



In Trichy, the Hon'ble Minister for Municipal Administration, Urban and Water Supply Thiru. K. N Nehru & Hon'ble Minister for School Education Thiru. Anbil Mahesh Poyyamozhi presented start up fund to 10 Producer Groups during Trichy Vision Document Release.



At Anna Stadium in Trichy, the Hon'ble Tamil Nadu Chief Minister Thiru. M.K. Stalin, issued financial assistance of Rs. 1,76,69,306 crore to 434 VKP beneficiaries for loans under MGP and for the Community Skill school, during the welfare scheme distribution ceremony. The Hon'ble Minister of Youth Welfare and Sports Development Thiru. Udayanidhi Stalin issued the loan.



In Dindigul, the Hon'ble Food and Civil Supply Minister Thiru. R. Sakkarapani and District Collector Dr.S. Visakan IAS presented first tranche of start-up funds of Rs. 22,96,000 to 960 beneficiaries of Oddanchatram Block.

விவசாயிகளின் போர் வீரனாகும் 'ப்ரெக்கான் ப்ரிவிகார்னிஸ்'

வளர்த்து பயன்பாட்டிற்கு அனுப்பும் சிவகாசி மகளிர் குழு

விருதுநகர், அக். 25-விருதுநகர் மாவட்டம் சிவகாசி அருகே கள்ளிப்பட்டியில் விவசாயிகளின் போர்வீரன் என கருதப்படும் 'ப்ரெக்கான் ப்ரிவிகார்னிஸ்' எனும் ஒட்டுண்ணி பூச்சி, அந்த ஊர் மகளிர் குழுவால் வளர்த்து விவசாயிகளின் பயன்பாட்டிற்கு அனுப்பப்பட்டு வருகிறது.

'ப்ரெக்கான் ப்ரிவிகார்னிஸ்' எனும் பூச்சி பல வகையான பூச்சிகளை தாக்கி சாய்பிட கூடிய ஒரு ஒட்டுண்ணி. பருத்தியில் காய்ப்புழு, மக்காச்சோனத்தில் கண்டிப்பம்.

In Virudhunagar, VKP-supported Sembarathi Producer Group from Sivakasi, received start up fund of Rs. 75,000. The group is involved in the production and sale of Bracon brevicornis insecticide.



In Pudukkottai, District Collector Tmt. Kavitha Ramu IAS released funds VKP supported schemes - Rs. 12,80,000 for 20 CFS; Rs. 1167,000 for 17 CSS; Rs.3,00,000 for 4 PGs and Rs. 27,47,000 for individual entrepreneurs. She also presented funds amounting to Rs. 1,82,000 under UYEGP scheme to 3 beneficiaries.



In the Working Group meeting held at Karur District Collectorate, the District Collector Dr. T. Prabushankar, I.A.S., handed over Rs.41.62 lakh as financial assistance to 12 entrepreneurs for starting new business and strengthening the existing businesses. He wished the entrepreneurs to perform well in their business.



At Madurai, District Collector Dr. Aneesh Sekhar IAS issued Bank loan sanction and MGP claim approval order to 9 beneficiaries of Melur and Kottampatti blocks amounting Rs. 33.10 lakh of which Rs. 9.93 lakh is Project Matching Grant.



The Coimbatore Dist. Collector Dr. G.S. Sameeran IAS issued the loan disbursement order of Rs. 15 lakhs to five beneficiaries of MGP loan. He also reviewed VKP activities and conducted the DTF committee meeting.



The Nilgiris District Collector Thiru. S. P. Amrith IAS issued Rs. 11.79 lakhs Matching Grant loan order to 5 beneficiaries for starting new enterprises.

PARTNERSHIPS AND MOU

ManjurMarutham FPC signs MoU with Sodexo



VKP supported MinjurMarutham Farmer Producer Company signed an MoU with Sodexo on Oct 16, World Food Day, to supply 6000 kilos of green gram every year.

Srirangam Banana FPC signs MoU with NRCB



VKP-supported Srirangam Banana Farmer Producer Company, Trichy, has bagged a MoU with the National Research Centre for Banana (NRCB), for value-addition in the form of producing Shakthi micro-nutrient mixture. Trichy District Collector Thiru. M Pradeep Kumar IAS reviewed activities of Srirangam Banana Producer Collective and appreciated the work of members. PC has 1200 women members who are involved in making value-added products like vermicompost, neem compost, flower compost etc. They have received project assistance of Rs. 9.19 lakhs under innovation promotion grant, for value addition and marketing of banana products.

TRAINING, SKILL BUILDING AND JOB OPPORTUNITIES

EDP training given for ECPs



A three-day Entrepreneurship Development Programme was organised for the Enterprise Community Professionals across Project districts. The training programme was flagged off in the VKP State Office, in Chennai.

During the inauguration event, the Entrepreneurship handbook was released. CEO-VKP Tmt. Divyadharshini IAS encouraged the participants saying the training was given not only to achieve project goals and objectives, but for self-improvement towards sustainable livelihood of the ECPs even after the project ends.



Youths get jobs after training in skill festival

In youth skill festival, held at Thiruparankundram block, Madurai - 56 trainees were selected from the project in the fields like desktop publishing, 4 wheeler mechanic, media& entertainment etc.



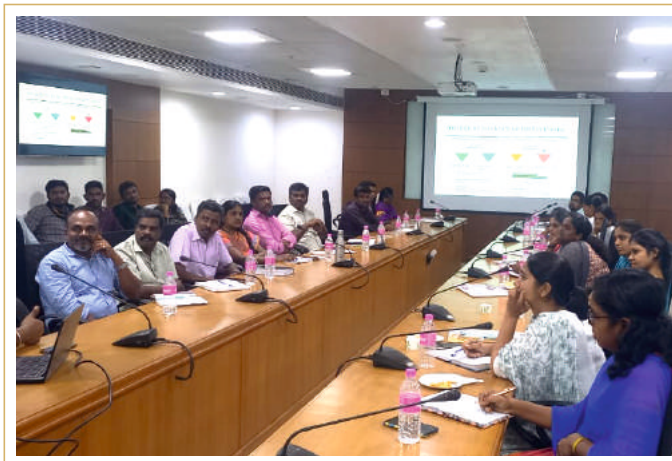
Orientation on organic farming concepts, PG certification given

An orientation programme was conducted for District officials and FPC representatives at SPMU Chennai, for understanding the concepts of organic farming and Producer Group certification. Organic farming done with Producer Groups certification is a green initiative that helps promotes green practices in the project-supported activities.



Safeguarding people, enterprise and the environment!

Training in environmental management and safeguards was provided to ECPs and BTL in Trichy so that they can ensure the beneficiaries follow environmentally safe practices, and train them in aspects where they may be failing.



New YPs trained in environment management practices

The incumbent Young Professionals (YPs) recruited in DPMU were given one-day orientation on environment management practices in VKP-supported activities, to identify best practices & ensure enterprises are eco-friendly & sustainable in future.



Refresher courses given for ECPs

The frontline workers of the Project, the ECPs, in Salem district, were given refresher courses on the formation and strengthening of Enterprise & Producer Groups as well as Producer Collectives, to enable them to provide better guidance to beneficiaries who may wish to start businesses in either farm and non-farm activities.

GREENING AND GREEN ENTERPRISES FOR SUSTAINABLE PRACTICES INTO THE FUTURE



Greening or Green Practices

Greening is the process of helping enterprises of all types to continuously improve their resource productivity and environmental performance (greening the process) while reducing the negative impacts on environment and improving the resource efficiency. Greening of the rural business activities and production processes will stimulate rural economies, create jobs, maintain the critical ecosystem and strengthen the climate resilience of the rural communities. Sustainable natural resource management will enable the rural communities to reduce poverty and enhance their economic progress.

Greening of the rural enterprises and business has the following outcomes

1. Improved natural resource conservation
2. Reduction in negative environmental impacts
3. Strengthening the climate resilience of rural communities
4. Contributing to the climate change mitigation

Natural resource conservation

Management of natural resources in rural businesses is linked to soil, water and land. The good practices such as, water conservation, groundwater recharge, reduced soil erosion, increased soil fertility, conservation of biodiversity, cover crops and green manure, non-timber forest products etc potentially make a significant contribution for sustaining the natural resources and ecosystem services. Conserving and regenerating land and water resources enhances their productivity, leading to increased agriculture outputs and improved livelihoods derived from agriculture, forests and pastures.

Reduction in negative environmental impacts

Greening potentially reduce the negative environmental effects outcome of economic development like pollution, waste generation etc.

A few examples for reducing the negative environmental impacts include:

- Solid and liquid waste management improves local sanitation and hygiene, prevents contamination of ground and surface water sources and thereby, the well-being and health of residents.
- Use of locally available resources such as rice husk ash and fly-ash as fuel source reduces diesel required to transport manufactured materials over long distances, and thereby, reduces environmental pollution.
- Organic farming and sustainable harvesting of NTFPs (Non-Timber Forest Products)
- Use of renewable energy like solar power for irrigation etc.

Strengthening the climate resilience of rural communities

Greening can possibly enhance the resilience of rural population and production systems, and reduce risks arising from climatic variations and extreme events such as droughts, floods and cyclones. Afforestation, plantations, fodder development and vegetation belts in coastal areas build livelihood resilience and improve local communities' coping capacity to potential impacts of climate change. They also increase biodiversity and make the local ecosystems more resilient.

Contributing to the climate change mitigation

Large-scale forestry and soil conservation measures can sequester carbon and reduce greenhouse gas emissions. For example, afforestation, plantations and vegetation belts can help sequester carbon and contribute to national and global efforts to address climate change.

Green Enterprise

A green enterprise facilitates creation of new enterprises that deliver green goods and services or business diversification within existing enterprises. Sustainable green enterprises create jobs and improve livelihoods without compromising the environment.

Several Green Enterprises are promoted under VKP such as:

1. Organic Farming
2. Vermicompost manufacturing
3. Biogas production
4. Manufacture of Bio-fertilizers
5. Recycling of plastic and paper waste
6. Production of palm leaf/coconut leaf products





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