



RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT

Poverty Alleviation Programme and Rural Indebtedness

POLICY NOTE 2025 - 2026

DEMAND No. 42

Thiru. UDHAYANIDHI STALIN
Deputy Chief Minister



Government of Tamil Nadu
2025

TABLE OF CONTENTS

Sl. No.	TITLE	PAGE No.
1.	Introduction	1
2.	Tamil Nadu Corporation for Development of Women (TNCDW)	9
2.1	History of TNCDW	11
2.2	Organisational Structure	13
3.	SHG Movement and Mahalir Thittam	15
3.1	International Fund for Agricultural Development (IFAD)	17
3.2	Mahalir Thittam	18
4	Schemes under TNCDW	21
4.1	Tamil Nadu State Rural Livelihoods Mission (TNSRLM)	24
4.2	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)	25
4.3	Tamil Nadu Urban Livelihoods Mission (TNULM)	26

Sl. No.	TITLE	PAGE No.
5.	Tamil Nadu State Rural Livelihoods Mission (TNSRLM)	27
5.1	Social Mobilisation and Institution Building	29
5.2	Capacity Building	41
5.3	Financial Inclusion and Access to Bank Credit	45
5.4	Social Interventions through Partnership & Convergence	59
5.5	Livelihood Promotion	76
5.6	Awards	108
6.	Skill Training and Placement	111
6.1	Building a Skilled Work Force	113
6.2	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)	115
6.3	Rural Self Employment Training Institutes (RSETIs)	119
6.4	UNNATI	121
6.5	Youth Skill Festivals (YSFs)	122
6.6	Direct Employment Through Job Melas	123
6.7	Captive Employer	124

Sl. No.	TITLE	PAGE No.
7.	Tamil Nadu Urban Livelihoods Mission (TNULM)	127
7.1	Social Mobilization and Institution Development (SM&ID)	130
7.2	Capacity Building and Training (CBT)	134
7.3	Self-Employment Programme	135
7.4	Entrepreneurship Development Programme (EDP) Training	139
7.5	Partnership and Convergence	140
8.	Tamil Nadu Rural Transformation Project (TNRTP) @ Vazhndhu Kattuvom Project (VKP) 2.0	143
8.1	Project Development Objectives	147
8.2	Funding Pattern	147
8.3	Major Components of the Project	148
8.4	Key implementation strategies	149
8.5	Group Enterprises	150
8.6	Individual Enterprises	153

Sl. No.	TITLE	PAGE No.
8.7	Community based Farm and Skill Schools	154
8.8	Enterprise Finance through Formal Financial Institutions	158
8.9	Promoting Business Innovation	163
8.10	Establishment of Institutions	164
8.11	Capacity Building for Individual Enterprises	168
8.12	Monitoring and Evaluation	172
8.13	Management Information System	174
9.	Societies under TNCDW	181
9.1	Tamil Nadu State Non-Governmental Organizations and Volunteers Resource Centre (TNVRC)	183
9.2	MUTRAM - A Monthly Magazine	185
9.3	Tamil Nadu State Supply and Marketing Society - TNSSMS	187
10.	Conclusion	188

1. INTRODUCTION

Introduction

"ஒரு மெழுகுவர்த்தியைக் கொளுத்தினால், அதைக்கொண்டு ஆயிரம் விளக்குகளை ஏற்ற முடியும். அறிவொளி பெற்ற ஒரு பெண்ணாலும் அது முடியும்."

- முத்தமிழறிஞர் கலைஞர் அவர்கள்
மாண்புமிகு முன்னாள் தமிழ்நாடு முதலமைச்சர்

மகளிரின் மகிழ்ச்சி தான் நமது
செயலாக்கத்திற்கான உண்மையான அளவுகோல்!
மகளிர் மகிழ்ச்சி அடைந்தால், அவர்களது மனது
நிறைந்தால் போதும்.

நாம் சரியான பாதையில் பயணிக்கிறோம்
என்பதற்கு அதுவே நற்சான்று.

இல்லத்தை மட்டுமின்றி, உலகத்தையும் இயங்கச்
செய்யும் ஆற்றல் மிக்கவர்கள் மகளிர்.

- மு.க. ஸ்டாலின் அவர்கள்
மாண்புமிகு தமிழ்நாடு முதலமைச்சர்

The above profound words of the former Chief Minister Kalaaignar M.Karunanidhi and our visionary Chief Minister Thiru. M.K. Stalin reflect the continued commitment of Government of Tamil Nadu towards the empowerment of women. Tamil Nadu has always been a frontrunner and torchbearer in developing visionary policies for economic independence, social development and political empowerment of women.

The Self Help Group (SHG) Movement started by Kalaaignar M.Karunanidhi in a small way in Dharmapuri District in 1989 has now grown into a mammoth movement covering all districts of the State targeting poor families and marginalized sections of the Society. Groups of 10 to 20 women were organized into SHGs and financial help is extended to inculcate the habit of savings and to develop financial independence.

SHG women have been assisted through an array of schemes over the years and 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' for the nurturing of SHGs.

The entire SHGs movement focuses on the formation of groups and then organising them into an umbrella structure of Panchayat Level Federations (PLF) in the Village Panchayat and Block Level Federations (BLF) at the Block Level in the rural areas. Similarly, the urban SHG movement revolves around the formation of Area Level Federations (ALF) at the ULB Level and Cluster Level Federations (CLF) at the City Level.

The activities of TNCDW primarily focus on the formation of groups and enhancing their economic independence through the release of Revolving Fund (RF) and Community Investment Fund (CIF) as credit that prevent them from entering into the clutches of money-lenders.

The SHG member women are further assisted to become self-sufficient by providing linkages for enhancing their livelihoods and imparting entrepreneurial skill training resulting in the creation of micro-enterprises and clusters that support their lives and livelihoods.

The community-based organisations and network of community professionals act as enabling channels for targeting the women and especially the economically poor for scheme benefits and delivery of Government services.

Originally designed as a saving and credit group, the role of SHGs supported by TNCDW has expanded to include creating health and nutrition awareness, improving governance and addressing social issues related to gender based discrimination. SHGs have, across the period of time, transformed to become a powerful institution for socio-economic transformation of Tamil Nadu.

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

2.1 History of TNCDW

The Government of Tamil Nadu is a pioneering State 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 9th December 1983.

The Tamil Nadu Corporation for Development of Women is an aegis organisation anchoring various poverty alleviation and livelihood missions for the improvement of poor, marginalised and vulnerable especially women 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 to ensure 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 providing legitimate avenues for social mobilisation with access to inputs, such as training, banking services and government services through Community based organisations (CBOs) like Panchayat Level Federations (PLFs) and Block Level Federations (BLFs) and Area Level Federations (ALFs).

2.2 Organisational Structure

The Additional Chief 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, is ably assisted by the Executive Director, Additional Directors as heads of thematic verticals who are in turn 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 'Mahalir Thittam' (MaThi) 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 Block level, 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 Local Body, one Community Organizer (CO) monitors the implementation of the programme.

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. For the first time, a holistic approach for the development of women, extending beyond economic upliftment was conceived through IFAD.

TNCDW entered into an agreement with International Fund for Agricultural Development (IFAD) to formulate an alternate strategy of development to create a democratic, egalitarian, co-operative social structure through 'Self-help groups'. Originally, IFAD project was formulated as agriculture and land development projects, but slowly it evolved into a movement for economic empowerment of women, through formation and nurturing of Self-Help Groups.

The programme was initiated in Dharmapuri and extended to Salem and South Arcot districts in 1992 and to Madurai and Ramanathapuram districts in 1993. The State government through its organisation i.e., the Tamil Nadu Corporation for Development of women (TNCDW), stepped in with its programme which soon came to be known as 'Mahalir Thittam' (MaThi).

3.2 Mahalir Thittam

With the resounding success of the IFAD project, the foundation was laid to reach the penurious and most underprivileged through the Self-Help Groups. The project was implemented in a phased manner and all rural districts were covered.

Mahalir Thittam was implemented by Tamil Nadu Corporation for Development of Women, for the benefit of 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 launched the Swarnajayanthi 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 of women.

4. SCHEMES UNDER TNCDW

4. Schemes under TNCDW

Inclusive socio-economic development with focus on addressing poverty is a priority for the State and Union Government. TNCDW has a clear 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) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
- iii) 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 in Tamil Nadu. 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 poorest of the poor and vulnerable section of

the community. The target people are mobilized into SHGs and federated into active Community Based Organizations (CBOs) to provide sustainable livelihood opportunities for the women

4.2 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, to develop skills and improve 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 trainees are given National Skill Qualification Framework (NSQF) certification.

4.3 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. Tamil Nadu State Rural Livelihoods Mission (TNSRLM)

5.1 Social Mobilisation and Institution Building

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

5.1.1 Formation of new SHGs:

A group of 12 to 20 poor women in the age group of 18 to 60 years who are residing in the same area are organized as a 'Self Help Group' (SHG). Special Self Help Groups are those which are formed with PwD and Elderly, with a minimum of 5 members and maximum of 8 members.

TNSRLM utilizes the Participatory Identification of Poor (PIP) data to identify, the vulnerable households and include them into SHG fold.

5.1.2 Saturation of SHG Formation:

The State of Tamil Nadu has identified vulnerable households in a phased manner from 2005-14 and again it was updated during 2022-23 subsequent to the COVID 19 Pandemic. TNSRLM has updated the original PIP list with death and migration and updated list was placed before the Grama Sabha on October 2022 for final inclusion and deletion. As on date 37.76 lakhs of eligible vulnerable households in rural areas have been mobilized into SHGs.

5.1.3 Community Based Organisations:

5.1.3.1 Panchayat level Federation (PLF)

The Panchayat level federation has a minimum of 20 SHGs to maximum of all SHGs in that Panchayats. It is a registered entity under Tamil Nadu Societies Registration Act 1975. Efforts are being taken to federate all rural SHGs into PLFs.

Envisaging the sustainability of SHGs, Government during 2008 issued an order for strengthening the PLFs with an institutional framework to carryout financial and non-financial services at the Village Panchayat level. The PLF will have an apex body at the Block level to take care of various activities of implementation. PLFs are provided with various capacity building trainings and are empowered to take up various Socio-economic activities. The PLF consists of four sub-committees namely, SHG formation and

strengthening, credit linkage and monitoring, livelihood Promotion, PLF (SAC) i.e., Social Action Committee for addressing social issues. These Sub Committees will help the PLFs in the betterment of the lives of the community members. The PLF also has a Social Audit Committee constituted by the General Body to monitor the activities of PLF.

5.1.3.2 Roles and Responsibilities of PLFs:

- To mobilize all eligible women into SHGs.
- Strengthening and furthering the activities of the SHGs.
- To disseminate the information about various schemes of Government to SHGs.
- Arranging for grading, credit rating and preparing micro credit plan to all SHGs.
- Monitor and maintenance of books of

records of SHGs.

- Democratic selection of Office Bearers.
- Facilitate the Capacity Building of SHGs.
- Monitoring the utilization of Revolving Fund (RF) & Community Investment Fund (CIF) given to SHGs.
- To ensure prompt repayment of internal and external lending.
- Act as a financial intermediary for SHG members.

5.1.3.3 Block Level Federations (BLFs)

The BLFs are formed with the representatives of the PLFs from each Panchayat in that Block. All 388 Block Level Federations of the State have been formed and registered under Tamil Nadu Societies Registration Act 1975.

The functions of BLFs are:

- Strengthening of PLFs.
- Increase the skill of the SHGs to obtain the bank linkage.
- To ensure the timely repayment of CIF and bank loans.
- To identify viable and sustainable income generation activities for the communities.
- To ensure social inclusion and to address social issues like Gender, Rights & Entitlements, Food, Nutrition, Health and Water Sanitation and Hygiene (WASH) etc.
- To act as a Block Level Training Centre to conduct all capacity building trainings.

5.1.4 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 CBOs and their federations.

5.1.4.1 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.

5.1.4.2 Vision Building Exercise (VBE):

In order to make the Model Block Level Federation as a self-sustainable institution, Vision Building Exercises are being

undertaken with three-pronged strategies of Visioning, Annual Action Plan and Business Development Plan.

Vision Plan is to achieve 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.

5.1.4.3 Expected Outcomes of MBLFs:

- Model BLFs shall demonstrate standard systems.
- 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 all legal identity and fulfill statutory requirements regularly.
- Higher order social capital will be developed for members of Model BLF.
- All project staff will be trained on MBLF to function effectively.

5.1.5 Financial Assistance to SHGs

5.1.5.1 Revolving Fund (RF)

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

During the year 2024-25, 10,000 SHGs were given Revolving Fund to the tune of Rs.15.00 crore. TNSRLM will continue to

provide Revolving Fund to the eligible SHGs for the year 2025-26.

5.1.5.2 Community Investment Fund (CIF)

Community Investment Fund (CIF) is being provided to those SHGs who are willing to take up economic activities after one year of group formation through their Panchayat Level Federations. The PLF releases CIF to the SHGs within their panchayats based on their demand of 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.

An announcement was made by the Hon'ble Deputy Chief Minister during 2024-25 to provide Community Investment Fund to 7,000 SHGs which has surpassed to 11,532 SHGs, to the tune of Rs.172.06 crore. Community Investment Fund will be provided to the eligible SHGs through PLF for the year 2025-26 also.

5.1.5.3 Monitoring of Community Investment Fund:

Demand Collection and Balance (DCB) of Community Investment Fund collected at SHG level, Panchayat level federation and Block level federation is being monitored at the State and District level. The aim to monitor it is to ensure that SHGs form a habit of utilising the loan amount judiciously and returning back the amount with a sense

of discipline. In the process, the corpus fund with PLF also increases year after year making it a Stronger Federation.

5.1.5.4 Vulnerability Reduction Fund

(VRF):

Vulnerability Reduction Fund (VRF) is a corpus fund given through PLF to VPRC, which is a committee of 11 to 19 members with representatives from target households such as Very poor, Poor, Differently abled, Vulnerable and Tribals.

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

During the year 2024-25, an amount of Rs.55.83 crore as Vulnerability Reduction Fund was given to 5,687 Village Poverty Reduction Committees through Panchayat Level Federation as 1st phase. Vulnerability Reduction Fund will also be provided to the vulnerable individuals in the ensuing year.

5.2 Capacity Building

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

5.2.1 Capacity Building to Community Based Organizations (CBOs):

Capacity Building is being provided to the staff of the 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 trainings 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 poorly graded CBOs.

- Refresher training to all SHG and its members.
- Refresher training to book keepers of SHGs, VPRCs, PLFs and BLFs.

5.2.2 Refresher Training:

During 2024- 25, one-day refresher training has been provided to all SHG members on governance, finance Management and leadership under all components of TNSRLM. About 3,29,000 SHGs in 1,09,678 batches have been trained with the support of 388 Block Resource Persons (BRPs). This was monitored through an online monitoring mechanism – ‘Mathikalam’ portal.

5.2.3 Community cadre of TNSRLM:

Social capital is one of the biggest assets for any community development project. TNSRLM has developed various thematic resource persons at various levels

at State, District, Block and Village for implementing and monitoring the various components of the project activities.

5.2.4 Makkal Katral Maiyam (MaKaMai)/CMTCs:

Makkal Katral Maiyams (MaKaMai) were established in 26 districts by erstwhile Vazhudhukattovum Project. It was registered under Tamil Nadu Societies Registration Act 1975. MaKaMai is an organization which comprised of skilled and experienced community professionals from villages, who have proven track record of rendering services in implementation of poverty reduction programs. Now, these MaKaMai also act as a Community Managed Training Centres (CMTCs) for taking up of all capacity building training of CBOs.

5.3 Financial Inclusion and Access to Bank Credit

Financial Inclusion is the process of ensuring access of the rural poor to appropriate financial products and services at an affordable cost. Tamil Nadu Corporation for Development of Women facilitates the women in SHGs to access the services like, opening of saving bank accounts, access to adequate bank credit, coverage under insurance and Pension products.

5.3.1 Financial literacy:

Financial literacy provides knowledge and skills to SHG members in order to help them make decisions about savings, expenditures, investments, credit and insurance and other financial services such as remittances, pension in structured manner.

The key components under this initiative are,

- i) Financial Planning:** To understand the financial needs of a member based on needs, wants etc.
- ii) Savings:** where to save, how to save, activating individual saving bank account, transaction through individual savings bank account etc.
- iii) Credit:** 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 Correspondents & other channels.

vii) Financing of women-led enterprises: Enabling the individual women SHG members to access bank credit for graduating themselves as entrepreneurs.

To educate and improve the financial literacy among Women SHG members and to propagate the concept of various financial products 2,758 Financial Literacy Community Resource Persons (FLCRPs) have been trained till 31.01.25 and provided with a training tool kit in Tamil containing flip charts, trainers hand book, printed games material, etc. These FLCRPs have conducted 11,425 camps during 2024-25, there by educating 5.55 Lakh SHG members.

Since, financial literacy has to bring behavioural change among SHG members, repeated trainings are required and hence financial literacy camps will be conducted during 2025-26 also.

5.3.2 SHG - Bank Linkage Programme

The SHG Bank linkage programme has connected SHG women with the Banking system and has been promoting financial inclusion in a big way. TNCDW has taken up the task of promoting financial inclusion among rural poor through SHG - Bank Linkage Programme (SHG-BLP) in Tamil Nadu. It ensures easy access to credit at an 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 S/B 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 grading norms fixed by NABARD.

The existing defunct SHGs are also eligible for credit provided they 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 lakhs for a period of 3 years with annual Drawing Power (DP).

To encourage the matured SHGs to avail higher quantum of loans from Banks, Credit Guarantee Fund for Micro Units (CGFMU) loan scheme is available for credit needs above Rs.10 lakhs and up to Rs.20 lakhs. SHGs have to pay a Guarantee fee of 0.25% on the loan amount in the 1st year and 0.50 % on the outstanding amount in the subsequent years. Banks will be compensated to the tune of 75% of the default amount in case the loan becomes NPA thus encouraging Banks to lend with less risk.

PLFs are also promoted as “financial intermediaries” to meet the credit needs of SHG members. They are 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 ensured 21,392.52 crore of financial linkage during 2021-22, Rs.25,642.01 crore in 2022-23 and Rs.30,074.76 crore during 2023-24 under SHG-BLP and surpassed the target given for the respective years.

During 2024-25, 4,71,974 SHGs have received Rs.34,200.12 crore credit assistance till date under SHG-BLP as against the target of Rs.35,000 crore, with an average loan size of 7.22 lakh.

During 2025-26 also, steps will be taken to credit link all the eligible SHGs.

5.3.2.1 Interest Subvention to SHGs

An uniform interest subvention scheme for women SHGs across all districts is being implemented from 2022-23. Under the

uniform interest subvention scheme, women SHGs under TNSRLM only will be eligible to get interest subvention in the following pattern:

- For loans up to Rs.3.00 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 lakhs and up to Rs.5 lakhs – Banks including RRBs and Cooperative banks will extend credit at interest rate equivalent to their one year 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 level that the SHG accounts (both savings and loans) are

identified in the Core Banking System (CBS) with unique codes assigned under the Rural Livelihood Mission.

5.3.3 Insurance and Pension Schemes:

The universal coverage of SHG members under Life, Accident and Health insurance scheme is one of the top most priority of the Government to provide safety net to SHG households and protect them from various vulnerabilities.

Wide promotional activities like wall painting in all the Panchayats have been undertaken to create awareness and cover all eligible SHG members under PMJJBY, PMSBY, PMJAY and APY for coverage under Life, Accident and Health Insurance scheme and Pension scheme for mitigating the risks.

The SHG members trained as Community Bank Co-coordinators (CBCs) are

effectively deployed in the field to enroll all eligible SHG members under the above schemes.

23.17 Lakh SHG members were enrolled under life cover, 33.40 Lakh under accident cover, 2.47 Lakh under health insurance cover and 1.81 Lakh under APY pension scheme during 2024-25.

37 claims under accident insurance and 169 claims under life insurance were settled during the year 2024-25 and the insured amount is provided to the nominee of the deceased SHG member, thus ensuring financial safety to their families.

Insurance enrolment and claim settlement will be given more focus during 2025-26.

5.3.4 Mission One Gram Panchayat One Business Correspondent:

Mission One GP One BC is a program for engaging the members of women Self Help Group (SHG) as Business Correspondents (BCs) to provide basic banking services in the rural areas.

TNSRLM identifies the eligible members from SHGs, train them at RSETIs, enable them to be certified by Indian Institute of Banking and Finance (IIBF), Mumbai and facilitate them to be engaged as BCs by the Corporate BCs of banks.

640 Women SHG members were trained during 2024-25 and positioned across the state as BCs in various Banks

During 2025-26, 500 SHG members will be facilitated and engaged as BC Sakhi in various Banks.

5.3.5 Financing of Women Led Enterprise:

The SHG Bank linkage programme has given tremendous opportunities for the poor women to explore and utilize their potential through access to financial services. The experience of the successful enterprises and businesses by many group members has provided confidence to other members to commence and expand the business activities. But they could not grow more or expand further due to limited availability of credit. Hence, initiative has been taken to facilitate women entrepreneurs in SHGs to avail higher quantum of credit from banks at an affordable rate of interest with minimum loan processing procedure.

5.3.5.1 Eligibility:

Loan applications will be sourced from the SHGs fulfilling the following criteria

- SHG should be in active existence for minimum 2 years.
- SHG should have successfully completed at least 1 bank loan cycle with timely repayment.

5.3.5.2 Eligible enterprises-

The following enterprises are eligible under this:

- ❖ All enterprises engaged in agriculture and allied activities except subsistence agriculture activities
- ❖ 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

5.3.5.3 Benefits under Women Enterprise Acceleration Fund scheme

i) Reimbursement of Credit Guarantee fees to lending institutions

The actual cost of credit guarantee fees will be reimbursed to banks/ lending institutions for providing loans to individual women SHG members under DAY-NRLM for loans up to 5 Lakh for a maximum period of 5 years.

ii) Interest Subvention on Prompt Repayment

Upon prompt repayment of credit, interest subvention @ 2% will be provided to SHGs on loan outstanding up to ₹1.5 lakh per

borrower. Interest subvention will be provided to individual women entrepreneur up to a maximum duration of 3 years.

All the above benefits will be provided to an Individual only once.

During 2024-25, 34,839 women entrepreneurs were facilitated to receive credit assistance from banks for Rs.392.15 Cr.

Self-help group members will be provided enterprise loans to expand enterprise activities during 2025-26.

5.4 Social Interventions through Partnership and Convergence

Under Social Inclusion and Social Development, it is ensured that no poor/vulnerable family is left out and there is special focus on priority and inclusion of poorest of the poor and other vulnerable sections of the communities into the TNSRLM by formation of special SHGs. TNSRLM has

been making convergence efforts with other Government Departments and its schemes aim at achieving the Sustainable Development Goals (SDGs), and Localization of Sustainable Development Goals (LSDGs) more particularly with PRIs to establish women friendly, child friendly, Differently abled friendly, Vulnerable friendly village panchayats etc.,

5.4.1 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, Persons with disabilities, Particularly Vulnerable Tribal Groups

(PVTGs), Scheduled Tribes (STs), Transgenders etc., are formed into Special SHGs with 5 to 8 members in each SHG under TNSRLM. The Special SHGs are given Revolving Funds and one-year-old ESHGs, PWD SHGs are given Rs.1 lakh each for promotion of Economic Activities.

5.4.1.1 Need Assessment Camps:

To identify the special needs and requirement of Elderly, Persons with disabilities, and Transgenders, Need Assessment Camps are being conducted twice in a year at the Block level in convergence with line departments concerned and scheme benefits of various Government programmes are facilitated for the marginalized and vulnerable households. During 2024-25, 2 need assessment camps per block have been conducted in 388 blocks of 37 districts at a cost of Rs.38.80 lakhs.

During the year 2025-2026 also, Need Assessment Camps will be conducted in all Blocks.

5.4.1.2. Mental Health Program

Mental Health Program have been implemented in 6,083 Village Panchayats of 200 Blocks across the State during 2024-25. Apart from training, capacity building, identification of persons with psychological issues and providing counselling, referral and follow-up have been done in convergence with Health Department and DMPH appropriately at the District Level.

The State Resource person, District Resource persons, Block Resource persons and Community Resource Persons have been trained by Medical Experts, Psychiatrists from Institute of Mental Health, Kilpauk and SCARF Foundation, Chennai. 3.31 Lakh self-

help group's Animator & Representative in 200 Blocks have been trained on the Mental health issues like Depression, Anxiety, Other Anxiety Disorders, Obsessive Compulsive Disorder (OCD), Hysteria, Epilepsy etc. In this regard, training manual has been prepared and circulated to the districts to enable capacity building of field functionaries and CBOs.

During the year 2025-2026, more blocks will be covered with training and capacity building of SHG Animator and Representatives in mental health and awareness creation will be done for school and college Boys & Girls including intensive awareness and campaign on the Drugs and Alcoholism.

5.4.1.3 J-Pal Studies

TNCDW made Partnership with J-Pal to conduct Pilot study on the Cognitive Behavioural Therapy (CBT) for the Elderly women SHGs formed under SISD in 2 Blocks of Trichy District in the year 2023-24. Now, it is expanded to another 7 Blocks in 3 Districts of Dharmapuri, Trichy and Tiruvannamalai covering 239 Village panchayats during 2024-25. In these studies, elderly woman were given laughter therapy for their mental well-being and physical exercises were given to keep them in good health.

5.4.2 Food, Nutrition, Health & WASH (FNHW)

Over the last 3 years, a solid foundation has been laid through continuous awareness generation at the grass-root level consistently to improve the nutritional status

of lactating mothers, elderly and malnourished children through Community Based Organisations (CBOs). It creates behavioural changes among the Self Help Group members for consuming diverse diet to accomplish the aim of anaemia and malnutrition free Tamil Nadu. Further, 16 modules of training manual and guidebook for FNHW have been developed and distributed to the field level field officials for capacity building of functionaries and CBOs.

5.4.2.1 Orientation on FNHW to SHG (A & R)

During the year 2024-25, 3.31 lakh Self Help Group's animators & representatives in 188 selected Blocks have been oriented on Food, Nutrition, Health and WASH - (Water sanitation & Hygiene) at a cost of Rs.2.32 Crores. Further, during the year 2025-26, the animator and

representative of SHGs in additional blocks will be oriented in FNHW awareness.

5.4.2.2 FNHW Awareness Campaign

To necessitate and localise the significance of consuming nutritious foods and to reduce anaemia among the rural women, Food, Nutrition, Health and WASH (FNHW) Awareness Campaign was conducted at panchayat/block/district level in the year 2024-25 for the benefit of rural women and adolescent girls at a cost of Rs.1.75 crores. Based on the success of the campaign, the FNHW Awareness Campaigns will be conducted in the year 2025-2026.

5.4.2.3 Menstrual Hygiene Management Programme (MHM)

Menstrual Hygiene Management Programme (MHM) has been implemented to create awareness among SHG women in 388

Blocks and Schools & College children and to take precautionary action on issues related to Menstrual Health Management, Cervical cancer etc. Further, MHM Councils and MHM Knowledge Centres were formed to facilitate for creating awareness among the Adolescent Girls, and SHG Women through various programmes and competitions conducted for the benefit of the children/women. Training materials have been developed and distributed to the districts towards developing master trainers, functionaries and training of CBOs.

So far 13,280 schools, 2,080 Colleges and 19,160 batches of girls/SHG women are covered with the awareness training. During the year 2025-26, the MHM awareness will be conducted for the left over college / school girls.

5.4.2.4 Convergence Initiatives under FNHW:

5.4.2.4.1. 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) provide counselling and deliver medicines to the chronic patients at their door step.

5.4.2.4.2 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 and Government Aided Primary schools. The PLFs/ALFs identify the SHG women for engaging them as "kitchen in charge" for cooking Breakfast in rural and town panchayat areas. The SHG members being mothers of children studying in the same school are engaged as Kitchen in-charge. Around 50,895 SHG Members are actively involved in the cooking and serving of breakfast in 32,375 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 at State/District level. This has also created a means of additional livelihood support for the SHG women.

During the year 2024-25, Rs.13.81 lakhs have been utilized towards “Refresher training” to all SHG “Kitchen in charge” across the state under the Chief Minister's Breakfast Scheme.

5.4.3 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. 158 Gender Resource Centres (palina vala maiyam) have been established in 37

districts in the last 2 years to resolve gender related issues and to create awareness among the CBOs and SHG women. Further, 16 modules of training manuals and guidebooks have been developed to train the master trainers, field functionaries, Gender Institutional Mechanisms like, Block Level Gender Forum, community cadres, Gender Point Persons, PLF Social Action Committees, Animators & Representatives of SHGs, GRC functionaries, etc.

In the last 3 years, 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 Centres (GRCs) have been developed and strengthened and addressed several issues related to women and children. There is a convergence effort taken

by TNCDW with social welfare and women empowerment department to address these issues jointly. In 2025-26 Gender Resource Centres (GRCs) will be established in additional blocks in the state.

5.4.3.1 Gender Campaign 3.0

During the year 2024-25, campaign against Gender Based Violence 3.0 was conducted under five themes, namely, child marriage, child sexual abuse, domestic violence, Drug & Alcoholism, enhancement of female child birth ratio where the members of SHGs, Panchayat Level Federations, Block Level Federations, PLF-Social Action Committees, Gender Point Persons, school & college boys and girls in large numbers have participated in various campaigns like Rallies, Human Chain, candle light walk, competitions, sports activities, etc., across 12,525 Gram Panchayats in 388 Blocks

across the State at a cost of Rs. 4.37 Crore. The State was leading in the country with 2.69 Lakh entries in the MIS for GBV 3.0.

5.4.3.2 Legal Act Training

In order to create awareness about 23 types of legal Acts like POSH, Marriage Acts, Indian Constitution, Bharatiya Nyaya Sanhita (BNS), POCSO, Prohibition of Child Marriage Act, etc. Manual on Legal Acts is printed and Awareness / orientation done for nearly 35,000 staff, officers at District, Block level So far, 3.76 Lakh members have been trained from 12,525 PLFs, Community Resource Persons, CSTs, Executive members of PLF, BLF etc.

5.4.4 PRI - CBO Convergence

Panchayat Raj Institution - Community Based Organisations (PRI-CBOs) Convergence creates synergy between PRIs

and CBOs, working together in achieving the objectives of Localization 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. PRI functionaries, PLF and BLF members are given effective training and capacity building for the preparation of VPRP Plans.

5.4.4.1 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

In the last three years, the above plans have been prepared in 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. Consistent efforts have been taken by TNCDW to realise the demands raised in the VPRP plan through convergence with RD and other line departments.

5.4.4.2 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 has been implemented on pilot basis for a period of 18 months in 1,963 village panchayats in 75 blocks of 6 districts, namely Dharmapuri, Salem, Thanjavur, Theni, Tirunelveli and Tiruchirappalli. Universalization strategy aims for a structured implementation in capturing the needs of the community and fulfilling the demands. During the year 2025-26, it is proposed to be expanded in 4,224 Village Panchayats of 111 Blocks in 10 Districts across the State, namely, Ariyalur Chengalpattu, Kancheepuram, Cuddalore, Tiruvallur, Thiruvannamalai, Krishnagiri, Namakkal, Tenkasi and Virudhunagar.

5.5 Livelihood Promotion

Tamil Nadu State Rural Livelihood Mission is aimed at increasing the employment opportunity among rural SHG women, through implementation of various

livelihood interventions viz., Farm, Non-Farm and Marketing activities. Different modern methods are being deployed to support the SHG women to produce quality farm and non-farm products to reach consumer markets for fetching remunerative price for their products.

All these Livelihood promotion programmes will ultimately enhance their income, thereby empowering them in technological, economic and social aspects.

5.5.1 Farm Livelihood activities and Interventions

Two types of Farm activities namely farm and off-farm are being implemented to promote Agro-Ecological practices like Natural farming, Integrated farming etc., encompassing crop cultivation and animal husbandry activities. To ensure aggregation of produce, value addition and collective

marketing, cluster approach is being adopted in almost all farm activities.

5.5.1.1 Coverage of area under Farm Livelihoods activities

Farm livelihood interventions are promoted across the State to upscale the gap between income of women SHGs in the urban and rural areas. Sincere efforts have been taken since inception to gradually cover 381 blocks in all districts except Chennai under farm livelihood interventions. Out of the 388 Blocks, 381 blocks have been taken up under TNSRLM upto 2024-25 barring seven urbanized blocks in four districts.

5.5.1.2 Farm interventions

Various farm interventions were implemented in 2024-25 in convergence with Departments of Agriculture, Horticulture, Sugars, Forest, Animal Husbandry, Fisheries,

Tamil Nadu Agricultural University, Tamil Nadu University for Animal Science to ensure effective coordination at all levels.

Under each livelihood intervention, efforts have been taken to impart training on the modern methods and technologies and encouraged SHG women to adopt them by extending revolving fund on cluster basis.

5.5.1.2.1 Production of Tall variety quality coconut seedlings

Coconut, an important commercial crop, in the state, is promoted through SHG members in the form of seedling production. Training was imparted to the members in the production of quality coconut seedlings and production have started in the last year. 723 SHG women from 241 blocks were trained by Horticulture Department at State Coconut Nurseries during 2023-24.

In 2024-25, members from 60 Self Help Groups were given Rs.4 lakhs to produce quality tall coconut seedlings at an outlay of Rs.2.40 crores.

In 2025-26, efforts will be taken for distribution of Coconut seedlings produced by SHG women in close coordination with Horticulture Department.

5.5.1.2.2 Sugarcane chip bud seedling production units

Chip bud seedling technology is a method of producing seedlings in a controlled environment using the pro-tray method, which are later transplanted into the main field to maximize yield in sugarcane cultivation. In convergence with the Sugar Department, members of Self-Help Groups have been trained and engaged in the production and

distribution of well-nurtured sugarcane seedlings.

In 2024-25, 50 sugarcane chip bud seedling production units have been established in five districts viz. Cuddalore, Villupuram, Tiruvannamalai, Kallakurichi and Vellore at an outlay of Rs.1 crore. Shade nets have been installed and production of seedlings is in progress.

In 2025-26, efforts will be taken for distribution of sugarcane chip bud seedlings produced by SHG women in close coordination with Cooperative and private Sugar mills and continue the production of sugarcane seedlings by reinvesting the income generated.

5.5.1.2.3 Seed production clusters

Supply of quality seed plays a key role in increasing crop yield. To promote availability of quality seeds, SHG women farmers are encouraged to take up seed production in convergence with Agriculture Department and Seed Certification Department, thus ensuring supply of quality seeds.

In 2024-25, 100 Seed production clusters have been taken up in pulses and oil seeds at an outlay of Rs.2 crores.

In 2025-26, this scheme will be continued by giving focus on pulses seed multiplication.

5.5.1.2.4 Honey bee clusters

Bee keeping is an important livelihood activity for SHG women farmers which provides them additional income and helps in natural farming.

In 2024-25, cluster approach is followed in the implementation of Honey bee clusters with 20 members of Self-Help Group women form a cluster. 74 Honey bee clusters have been formed in 37 districts at an outlay of Rs.2.22 crores.

In 2025-26, honey bee clusters will be closely followed for ensuring regular collection of honey from these clusters.

5.5.1.2.5 Goat Rearing Clusters

Goats are considered as poor man's cow and little care with very little investment is required in rearing of goats and hence this livelihood activity ensures substantial earnings and ensure nutritional security at the household level.

In 2024-25, adopting cluster of 20 women each were formed for taking up the activity of Goat rearing. Each woman

member is given with 9 female kids and one male kid. 74 goat rearing clusters have been formed in 37 districts at an outlay of Rs.14.80 crores.

In 2025-26, further goat rearing clusters will be developed.

5.5.1.2.6 Establishment of Community Farm Schools (CFS)

To provide field-level hands-on training and disseminate practical knowledge to SHG women, Community Farm Schools were established, where a lead farmer from the same village conducts training. Field demonstrations are conducted throughout the crop period, enabling SHG women farmers to gain practical knowledge of modern farming practices.

In 2024-25, 500 Community Farm Schools have been setup at a cost of Rs.5 Crores.

In 2025-26, the women farmers trained in these Community Farm Schools will be utilized for imparting training to other fellow farmers along with lead farmers.

5.5.1.2.7 Turmeric clusters

Turmeric, also known as 'Indian saffron,' is used as a condiment, dye, medicine, and cosmetic, as well as in religious ceremonies. The turmeric grown in Tamil Nadu is known for its high curcumin content. To enhance yield and market visibility, the promotion of turmeric clusters has been envisioned.

In 2024-25, cluster approach was followed in the implementation of turmeric cultivation and value addition with 20 members of Self-Help Group formed into a

cluster. Two such clusters have been established in two districts viz. Salem and Erode at an outlay of Rs.0.40 Crore.

In 2025-26, steps will be taken to sustain aggregation and value addition of turmeric in these clusters and market the value added products through various marketing avenues.

5.5.1.2.8 Pulses clusters

Pulses cultivation promotes sustainable agriculture requiring less water, having a shorter growing period, and improving soil health. Rich in protein, fiber, various vitamins, and amino acids, pulses serve as a valuable dietary source for all age groups.

In 2024-25, 50 members of Self-Help Group have been mobilized as a pulses cluster. Three such clusters have been established in Mayiladuthurai, Pudukkottai and Thanjavur at an outlay of Rs.0.60 Crore.

In 2025-26, steps will be taken to sustain aggregation and value addition of pulses in these clusters and market the value added products through various marketing avenues.

5.5.1.2.9 Non-Timber Forest Products Clusters

Non-Timber Forest Products include a variety of foods, substances, and commodities such as nuts, seeds, berries, mushrooms, oils, sap, foliage, medicinal plants, fuelwood, and spices sourced from forests, excluding timber. Collection of these products is primarily done by SHG women and play a vital role in their livelihoods. Aggregation, value addition, and enhanced market visibility can increase the value of these products, leading to better economic opportunities for them.

In 2024-25, 50 interested members of women Self-Help Group were mobilized into a cluster. Nine clusters have been established in Coimbatore, Dindigul, Namakkal, Nilgiris and Tiruvannamalai at a total outlay of Rs.0.90 Crore.

In 2025-26, aggregation and value addition of these non-timber forest products will be strengthened in these clusters-

5.5.1.2.10 Tamarind clusters

Tamarind is a tropical fruit with various nutritional benefits and is cultivated in many parts of the state. Women, especially in rural areas, are actively involved in pulp extraction, deseeding, and producing tamarind-based products such as sauces, pastes, and candies. Processing and value addition for the local market further enhance its economic potential. Organizing women

into Self-Help Groups (SHGs) for tamarind aggregation, processing, and marketing not only boosts their income but also promotes entrepreneurship and strengthens their financial independence.

In 2024-25, 50 members of Self-Help Group were mobilized into a cluster. Three clusters have been established in Dharmapuri, Krishnagiri and Theni at a total outlay of Rs.0.60 Crore.

In 2025-26, efforts will be taken to strengthen the aggregation and processing of tamarind in these clusters and bring the tamarind products to various marketing avenues across the State.

5.5.1.2.11 Banana Clusters

Banana is valued for its flavour, nutritional benefits, and year-round availability. To improve the livelihoods of

women, especially in rural areas, promoting banana-based enterprises can create sustainable income opportunities. Women can engage in various value-added activities such as banana chip production, banana flour processing, banana-based snack making, and utilizing banana fibre for handicrafts. Additionally, training in post-harvest management, packaging, and branding can enhance market access and increase profitability, leading to greater financial independence for women.

In 2024-25, 50 members of Self-Help Groups (SHGs) have been organized into cluster. Three clusters have been formed in Theni, Trichy, and Thoothukudi, with a total outlay of Rs. 0.60 Crores.

In 2025-26, efforts will be taken to increase the number of value added banana products from these banana clusters and

increase their sale through various marketing avenues.

5.5.1.2.12 Establishment of Tool banks.

Agricultural implements play a crucial role in enhancing farm productivity and easing the burden of manual labour, especially for women farmers. For women farmers, the availability of user-friendly farm tools helps in tasks such as land preparation, sowing, weeding, harvesting, and post-harvest processing, enabling them to manage their farms more effectively.

In 2024-25, 456 tool banks have been established across 114 blocks, at a total outlay of Rs.6.84 Crores.

In 2025-26, steps will be taken to effectively utilize the farm equipment purchased in these tool banks and strengthen the rental activities in rural areas.

5.5.2 Non-Farm Livelihood Activities

Livelihood activities that promote manufacturing, trading and service sectors provide significant income-generation opportunities for Self-Help Group (SHG) women. Encouraging non-farm interventions enables women to diversify their economic activities, reduce dependency on agriculture, and achieve financial stability. This intervention focuses on uplifting existing enterprises and fostering new ones through the following programs:

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

- vi) Prime Minister's Formalisation of Micro Food Processing Enterprises Scheme (PMFME)

5.5.2.1 Micro Enterprises Development

Micro-Enterprise Development Programme aims to support Self-Help Groups (SHGs) and their family members in establishing micro-enterprises in the non-farm sector. The scheme provides both entrepreneurial training and financial support, with funding sourced from the Community Investment Fund and loans from banks or financial institutions.

In 2024-25, the programme was implemented across 8 blocks in 8 districts, supporting 1,050 new enterprises and 350 existing enterprises by providing business skills, financial literacy, and market knowledge at the outlay of Rs.0.36 Crore.

In 2025-26, this programme will be extended to further blocks.

5.5.2.2 Start-Up Village Entrepreneurship Programme (SVEP)

The programme is designed to assist the rural poor in establishing new enterprises and expanding existing ones. It provides support through Community Resource Persons (Enterprise Promotion) mentorship in preparation of business plan and mobilisation of financial assistance. Programme is implemented from 2019 and so far 4 blocks have been covered under this.

In 2024-25, one block was approved for implementation at a total outlay of Rs. 6.5 Crores.

In 2025-26, this programme is proposed to be implemented in additional blocks.

5.5.2.3 One Stop Facility Centres (OSF)

One Stop Facility Centres function as business facilitation hubs to support nano and micro enterprises by offering comprehensive business development services including conceptualization, ideation, and initiation for new enterprises and skill training, value chain linkages, and finance facilitation through mentorship for the existing enterprises.

In 2024-25, One Stop Facility centres were established in 15 blocks across 6 districts to promote 2,250 enterprises at an outlay of Rs.4.61 Crore.

In 2025-26, this programme is proposed to be implemented in additional blocks.

5.5.2.4 Cluster Development – Artisan & Sectoral Clusters.

Cluster development aims to empower Self-Help Groups (SHGs) by increasing their income through cost reduction, technical support, strengthened bargaining power, and economies of scale. Women entrepreneurs from various sectors are grouped into clusters and receive financial assistance for infrastructure development and working capital.

In 2024-25, scoping study was approved for 2 clusters, and a detailed project report (DPR) is under preparation.

In 2025-26, promotional efforts will be taken up in these two clusters.

5.5.2.5 Community Skill School (CSS)

Community-based training schools have been established in all districts, with each batch comprising 20 members. Training through on-site methodology by experienced local master practitioners who runs successful enterprises. These schools provide a supportive environment, instilling confidence in trainees to explore their potential. They also offer practical insights into managing challenges while running an enterprise, ensuring participants gain hands-on experience and problem-solving skills.

In 2024-25, 1,000 Community Skills Schools were established, providing training to 17,000 Self-Help Group members at an outlay of Rs.9.97 Crores.

In 2025-26, this scheme will be continued.

5.5.2.6 Prime Minister's Formalisation of Micro Food Processing Enterprises Scheme (PMFME)

The scheme helps micro-enterprises in the unorganized food processing industry to formalise and transition into formal framework thus enhancing their competitive skills. The funding under seed capital helps the women enterprises to purchase small tools and equipment, improve the quality of product packaging, thus have better market access.

In 2024-25, 16,000 food-related enterprises led by Self-Help Groups were recommended to the State Nodal Agency for seed capital funding at an outlay of Rs.66.22 Crores.

In 2025-26, steps will be taken to provide seed capital to more enterprises.

5.5.3 Marketing of Products of Self Help Group Women

Marketing is a key strategy to promote the products and services of Women Self-Help Groups by enhancing brand awareness through advertising campaigns, exhibitions, and e-commerce initiatives. Strict adherence to standardization protocols ensures that SHG products maintain quality assurance. A brand name 'Mathi' has been developed, with a strong focus on consistent packaging and labelling compliance to enhance market visibility and build consumer trust.

5.5.3.1 Promotional Activities

Various efforts are being made to promote marketing, with a strong focus on exhibitions, market linkages, and business-to-business meetings. Strengthening of marketing infrastructure has played a key role in showcasing products and increasing sales of Women Self-Help Group (SHG) products, thereby enhancing their market reach and profitability.

In 2024-25, a sales target of Rs. 300 Crores were envisaged, with an achievement of Rs. 194.57 Crores.

In 2025-26, these marketing steps will be strengthened in a systematic manner by creating new marketing avenues like e-Commerce, Experience Stores etc.

5.5.3.2 Exhibitions and Fairs

Participation of Self-Help Group members in international, national and regional-level exhibitions is encouraged to enhance their understanding of wider market dynamics. Additionally, state and district-level exhibitions are organized to help them navigate urban consumer preferences and market demand. These platforms provide valuable exposure, enabling SHGs to refine their products and expand their reach. SHGs have also showcased and successfully sold their products in international exhibitions, further strengthening their market presence.

In 2024-25, 234 exhibitions were held, generating sales worth Rs.10.81 crores.

In 2025-26, it is proposed to organize more exhibitions, fairs and bazaars within and outside the State.

5.5.3.3 Natural Bazaars

With growing consumer awareness of natural products, women farmers are being encouraged to adopt Natural Farming techniques using sustainable agricultural practices. To facilitate marketing and sales of natural products, 'Natural Bazaar' is organized fortnightly at the State Headquarters and weekly in various districts, providing a direct platform for farmers to sell their produce.

In 2024-25, 58 Natural Bazaars were held, generating sales worth Rs.6.15 crore.

In 2025-26, Natural Bazaars will be organized bi-monthly at State level as well as at District level.

5.5.3.4 E-Commerce Portal

SHG products are showcased and sold through e-commerce platforms, highlighting their traditional craftsmanship, quality, and uniqueness. Customers worldwide can purchase these products through the dedicated website www.mathisandhai.com

In 2024-25, 5,202 products were uploaded across various multiple commercial platforms resulting in sales worth Rs. 1.20 Crores.

In 2025-26, it is proposed to strengthen E-Commerce portal by registering all District Supply and Marketing Societies as vendors to upload SHG products in various E-Commerce platforms.

5.5.3.5 Mathi Kiosk and E-cart

Mathi Kiosks are set up in high-footfall public places to enhance the visibility and sales of SHG products. Additionally, E-Carts (mobile vending vehicles) have been introduced to facilitate the sale of products from interior and hilly regions and in urban markets.

In 2024-25, 100 Mobile vending vehicles (e Cart) and 100 Kiosks generated sales worth Rs. 5.77 crores.

In 2025-26, Tourist kiosks will be strengthened for showcasing and sale of SHG products in major tourist places.

5.5.3.6 Mathi Experience Store

Mathi Experience Store has been established at the Mother Teresa Women's Complex at the office of the Tamil Nadu

Corporation for Development of Women. The store serves as a platform to display and sell products made by rural and urban Self-Help Group women by aggregating the products from various districts. It provides customers with a touch-and-feel experience, facilitates bulk orders and helps in expanding market opportunities for SHG entrepreneurs.

In 2024-25, one more store has been set up at the Secretariat, further enhancing accessibility to SHG products. The combined sales proceeds from both stores amount to Rs.0.89 Crores.

In response to the good sales achieved in the mathi-store, the efforts will be continued for creation of more stores in various places.

5.5.3.7 Buyer Seller Meets

The buyer and seller meet serves as a structured platform to facilitate direct business opportunities between buyers and sellers. These meetings help enterprises run by Self Help Group to expand market reach and to enhance sales opportunities through interactions, showcase their products, negotiate deals, and build long-term business relationships. Totally, 551 MoUs have been signed in 2024-25 with sale worth Rs.5.84 Crore.

In 2025-26, same efforts will be continued to increase the sale of SHG products.

5.5.3.8 Millet Cafes

To promote millet consumption and encourage healthy eating habits, it is proposed to establish cafes providing food

and snacks made from millets in all the District Collectorates. These cafes provide the public an easy access to millet-based value-added products and cooked meals, thereby supporting nutritious food choices.

In 2024-25, Rs.3.13 Crores worth millet-based food products have been sold.

Based on the success of Millet cafe in 2024-25, TNCDW will continue its efforts to establish more millet cafes in 2025-26.

5.5.3.9 Apartment Bazaar

To enhance the market reach of Women Self-Help Group products, five Community Resource Persons are being trained as marketing experts in each district to facilitate sales in metropolitan cities like Chennai. These trainers actively promote SHG products among customers through

Apartment Bazaars, creating direct selling opportunities.

In 2024-25, 20 Apartment Bazaars were organised and products were sold worth Rs.0.56 Crore.

In 2025-26, apartments bazaars will be conducted in various cities.

5.6 Awards

5.6.1. Manimegalai Award for Best performing SHGs and 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 at Rs.25,000 each, 1 Area Level Federation at Rs.1 lakh in urban areas.

5.6.2 Awards to Best Performing Banks

Best performing Banks and Bank 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 and Branches.

During 2023-24, Indian Bank, HDFC & Tamil Nadu State Apex Cooperative Bank won Best Performing Bank award and Indian Bank, Microsate, Vellore & Tamil Nadu Grama Bank, Londonpet have won award under Branch Category.

6. Skill Training and Placement

6.1 Building a Skilled Work Force:

As the world faces a labour shortage, this is a great opportunity for Tamil Nadu to transform its demographic surplus into a demographic dividend through skill development. The recent industrial boom has created a significant demand for skilled manpower, particularly in the manufacturing and service sectors, offering vast employment opportunities.

Skill training is essential for tapping into the opportunities presented by the growing economy and making unskilled and semi-skilled youth employable. Tamil Nadu has always been a leader in industrial development and has implemented various schemes for the welfare of its people. To improve productivity, one of the key focus areas for Tamil Nadu is the skill development of its youth.

Tamil Nadu is one of the most industrialized states in India. The favourable investment climate fostered by the state government, along with strong infrastructure and a solid resource base, has attracted significant investment from multinational companies. Despite the high demand for employment, the shortage of skilled labour has limited opportunities for rural youth in the state. Recognizing the gap between the demand and supply of skilled labour, programs like DDU-GKY are designed to provide placement-linked skill training to rural youth, while Rural Self Employment Training Institutes (RSETIs) focuses on creating self-employment opportunities.

6.2 Deen Dayal Upadhyaya Grameen Kaushalya 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 empanelled agencies. A key feature of the scheme is the guaranteed placement of at least 70% of the trainees.

The scheme mandates social inclusion, with 62% of beneficiaries from the Scheduled Castes (SC), 3% from the Scheduled Tribes (ST), 16% from Minorities, and 33% from Women (all categories included). The training courses are aligned with the National Skills Qualification Framework (NSQF). Additionally, the training modules include

both domain-specific curriculum and mandatory skill development in soft skills, such as spoken English and computer basics, to enhance employability. Upon completing training and assessment, candidates are awarded certificates issued by Government Agency Sector Skill Councils (SSCs).

For the period 2019-2025, 64,721 candidates have completed training and 38,425 candidates have been placed so far. In the financial year 2024-25, a total of 5,027 candidates have been trained, of which 3,743 have been placed.

The sector wise trained candidates for the period 2019-2025 details are given below:

Table 6.2. Sector wise Training Details

Sl. No.	Sector Name	Candidates Trained
1	IT-ITES	7,878
2	Apparel, Made-Ups & Home Furnishing	7,209
3	Electronics	6,944
4	Healthcare	6,862
5	Tourism & Hospitality	5,112
6	Retail	4,877
7	Logistics	3,251
8	Automotive	2,940
9	Banking, Financial Services and Insurance (BFSI)	2,787
10	Others	16,861
Total		64,721

DDU-GKY 2.0

The DDU-GKY has been implemented in the state since 2014, and it is proposed to continue until March 31, 2025. MoRD has proposed shifting from the current DDU-GKY 1.0 to DDU-GKY 2.0, which includes key features such as batch mode payments, placement for 6 months with proof, the promotion of 20% self-employment, and online payment modes. National Informatic Centre (NIC) will be a technical partner for developing an integrated MIS portal called “*Grameen Kaushal*”.

Features of DDU-GKY 2.0 is:

- A dedicated skill gap study
- The retention incentives for students through DBT
- The creation of career guidance centres
- Job melas
- Alumni support

- Skill loans
- Promoting captive employers
- Increased incentives for foreign placements.

DDU-GKY 2.0 will continue to train candidates in 2025-26 as well.

6.3 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 promoting rural entrepreneurship through bank linkages to the trained candidates. The Ministry of Rural Development provides financial assistance of up to Rs.2.00 crore for building infrastructure and also reimburses the training costs for rural BPL candidates. The State Government has allocated 0.5 to 1.00 acre of land to each

RSETI for the construction of their own training centers.

The Tamil Nadu State Rural Livelihoods Mission (TNSRLM) plays a crucial role in the functioning of RSETIs by mobilizing candidates, overseeing training, monitoring, and reimbursing claims to RSETIs. The sponsored banks have completed the construction of RSETI training centre in 8 districts, and construction is ongoing in another 11 districts. Efforts will be made to complete the construction of RSETIs in all 37 districts during the year 2025-26.

The target for the year 2024-25 was set at 35,050, of which 35,796 beneficiaries have been trained, and 17,249 beneficiaries have been settled in self-employment.

Rural Self-Employment Training Institutes (RSETIs) will also transition to version 2.0 starting in 2025-26.

6.4 UNNATI:

The UNNATI project, a Nation-wide scheme under the Ministry of Rural Development (MoRD), aims to provide skill training to the youth of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) households who have completed 100 days of work. It focuses on providing skill training and enhancing the employability of rural youth. Skill training is offered through DDU-GKY and RSETIs, and candidates receive a stipend at the MGNREGS work rate for a maximum of 100 days under DDU-GKY and 30 days under the RSETIs program.

Since the inception of the UNNATI scheme, a target of 1,825 candidates was set for training. However, TNSRLM surpassed this target and trained 2,186 candidates. For the year 2024-25, a target of 1,000

candidates was fixed for training of which 717 candidates have been trained.

6.5 Youth Skill Festival (YSF)

The State has a large youth population that needs awareness about skills and job opportunities across 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. The Youth Skill Festival program aims to create awareness among rural youth about the various skill training programs implemented by the Central and State Governments and to help rural youth choose the appropriate skill programs based on their preferences and abilities.

The State Government has announced to conduct 50 Youth Skill Festivals in the year 2024-25. A total of 50 Youth Skill Festivals have been conducted, mobilizing 18,496 youth. Of these, 7,901 youths have been selected, and 3,723 youths have joined various skill programs such as DDU-GKY, RSETI, TNSDC, and others.

6.6 Direct Employment Through Job Melas:

Under the Tamil Nadu State Rural Livelihood Mission, district-level Job Melas are organized directly between job-seeking youth and job-providing companies. During the Job Melas, participants are provided with details about job offers, salaries, other benefits, and facilities offered by the participating companies. Job seekers are facilitated in selecting suitable jobs based on

their educational qualifications and preferences.

During the year 2024-25, 50 Job Melas were conducted across the state, covering all districts. A total of 1,07,118 youth were mobilized, 22,416 were selected, and 13,710 joined in various industries.

6.7 Captive Employer

The Captive Employer program 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 program, with a target of 3,868 candidates set for training and placement.

In addition, proposals from six captive employers are under review to empanel them as training partners in the state. Furthermore, the state will initiate the process of inviting RFPs from potential employers next year under DDU-GKY version 2.0.

7. Tamil Nadu Urban Livelihoods Mission (TNULM)

7.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. TNULM 1.0 mission has ended as on September 2024. A new mission is proposed under NULM and the guidelines are awaited.

Components of TNULM:

7.1 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 component, the following activities are undertaken:

7.1.1 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 2024-25, 15,000 SHGs have been formed of which 5006 SHGs have been supported so far with revolving fund to the tune of Rs.5.00 Crore.

7.1.2 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 2024-25, 1000 ALFs have been formed of which 263 ALFs have been supported so far with revolving fund to the tune of Rs.13.15 Crore.

7.1.3 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.

7.1.4 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.

7.2 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, governance and accounts, bank linkage, micro credit planning, micro investment process, etc.

7.3 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.

7.3.1 Urban SHG Bank Linkage/ Self-Employment Programme for SHG BL (SEP-BL)

Urban 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 2024-25, a credit linkage of Rs.10,684.71 crores has been provided to 1,67,199 SHGs.

7.3.2 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 2024-25, 3,782 activity groups have been supported with bank loans of Rs.151.87 Crore.

7.3.3 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 2024-25, Rs.42.95 crore financial assistance has been provided to 6,642 individuals through various banks.

7.3.4 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.

7.4 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 Govt. schemes, marketing-related support etc.

For the year 2024-25, the Entrepreneurship Development Program (EDP) training was extended to 7500 urban poor women.

7.5 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)

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

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

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 financial year 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).

8.1 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.

8.2 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\$).

8.3 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.

8.4 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
- viii) Management Information System.
- ix) Knowledge Management,
Communications & Learning Systems
- x) Environmental & Social Management Framework (ESMF)

8.5 Group Enterprises:

The Group Enterprises are provided with 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.

8.5.1 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.

8.5.1.1 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 2024-25, 1,000 enterprise groups were assisted with start-up fund to the tune of Rs. 9.30 crore.

8.5.1.2 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 2024-25, 5,000 producer groups were assisted with startup fund to the tune of Rs.50.73 crore.

8.5.1.3 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 2024 - 25, 53 producer collectives were assisted with start-up fund to the tune of Rs.14.50 crore.

8.6 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.

8.7 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.

8.7.1 Community Skill Schools (CSS)

Local and traditionally remunerative trades are identified by the Panchayat Level Federation (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.,

Up to the FY 2024-25, 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.

8.7.2 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.

Up to the financial year 2024-25, 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.

8.7.3 Migration Support Centres (MSC):

Migration Support Centres facilitate the migrants in accessing better services for their career development including placement opportunities. The first MSC was set up at Singaperumal Kovil, Chengalpet District with a capacity of 40 (20 Male and 20 female Separately) candidates. So far, 462 candidates have utilized this centre. The second MSC was set up at Bargur, Krishnagiri District with a capacity of 20 candidates. This centre is only for female candidates so far (31.01.2025), 117 Beneficiaries have utilised this centre.

8.8 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.

8.8.1 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 disbursal 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.126 crore has been allocated to support 10,790 enterprises which will proportionately increase the credit linkages up to Rs.375 crore. On prompt repayment of 70% of the loan amount, the borrower is eligible for 30% grant.

The Matching Grant Programme supports 10,000 Nano, 500 Micro, 120 Small individual enterprises, 150 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.

Up to the financial year 2024-25, totally 9,421 Individual Enterprises were supported with Matching Grant fund to the tune of Rs.94 crore, 152 enterprise groups were supported with an amount of Rs.1.5 crore and 6 Producer Collective was supported at a cost of Rs.2.0 crore. Totally, 10,044 enterprises were supported to the tune of Rs.108.76 crore. These enterprises availed Rs.325 crore loans from formal financial institutions.

8.8.2 Nano Enterprise Financing Fund (NEFF)

- NEFF is a loan assistance program exclusively developed for Women members of SHGs for the purpose of promoting their 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.259.80 crore to 88,974 beneficiaries

in the 3,994 Village Panchayats of the project area and loans are being repaid by the beneficiaries. As on January 2025, an amount of Rs.235.30 Crore has been repaid by the beneficiaries.

- The repayment amount available in the PLF and VPRC is pooled together in PLF and renamed 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 January 2025, NEFF loan has been disbursed to the tune of Rs.97.89 crore to 18,251 entrepreneurs

to start or enhance their nano enterprises.

8.9 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.

8.10 Establishment of Institutions

8.10.1 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 8.10. Services Provided by MSTMs

S.No	Services	No. of Services Provided
1	Legal Compliances	49,575
2	Mentor Services	491
3	Functional Expert Services	473
4	Business Plans for MGP	18,498
5	Business Plans for Convergence schemes	5,752
6	E-Seva	4887
7	Facilitation Service	166

From 01.01.2023, Rate Cards for providing various services are made effective. So far, an amount of Rs. 1.86 Cr has been collected as service charges by the MSTM.

8.10.2 “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 fulfil 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 service.

8.11 Capacity Building for Individual Enterprises

8.11.1 Entrepreneurship Development Programme (EDP):

Under EDP training, 9,106 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.2.28 crore.

8.11.2 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.

8.11.3 Certification:

Through Tamil Nadu Skill Development Corporation, 715 CSS trainers have been assessed and certified under Recognition of Prior Learning in four trades - Masonry, Electrician, Two-Wheeler Mechanism and Tailoring.

8.11.4 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.

8.11.5 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.

8.12 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.

8.12.1 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.

8.12.2 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, 317 complaints were registered in the portal out of which 292 complaints have been resolved.

8.13 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), 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.

8.13.1 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.

8.13.2 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 CO₂ emissions from the

baseline audit in 2022 to the endline audit in 2023.

- This reduction accounts for about 5% of the enterprises supported by Vazhndhu Kattuvom Project. 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 environmental friendly measures and business practices.
- Out of the 53 Farmer Producer Collectives evaluated, 50 are deemed eligible to receive green incentive funds for their adoption of innovative green practices. In 2022, 14 Farmer

Producer Collectives 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 35 Farmer Producer Collectives 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.

9. Societies under Tamil Nadu Corporation for Development of Women (TNCDW)

9.1 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 functioning under the umbrella of Tamil Nadu Corporation for Development of Women. The objective of the TNVRC is to provide Capacity Building to its stakeholders such as Project staff, Community Based Organizations (CBOs) and Resource Persons at State, District & Block levels, Preparation of various training manuals and guide books and providing support services to new community-oriented projects related to socio economic development.

TNVRC has been involved in empanelment of State Resource Persons

(SRPs), District Resource Persons (DRPs) and Block Resource Persons (BRPs) on various components of TNSRLM. In addition, TNVRC has developed various training manuals on SHG Guide book, Hand book on Digital Transfer, Brochure on Financial Literacy, FNHW, Gender, NIRANGAL- Menstrual Hygiene Management (MHM), Mental Health Programme (MHP) and Flip books on FNHW and MHP in coordination with IB & CB, Financial Inclusion (FI) and Partnership & Convergence (P&C) section of TNSRLM.

During the year 2025-26, TNVRC has proposed to strengthen the District Level Federation (DLF) through organizing Governance and Finance Management training programme to all Office bearers of DLFs and also conduct grading of 19 district DLF (MaKaMai) / Community Managed Training Centre (CMTC) for assessing the institutional

and financial discipline of the organizations and also enables / facilitates intervention for their improvement. In addition, TNVRC has also extended technical support to other sections of TNSRLM and TNULM.

9.2 Mutram – A Monthly Magazine

A monthly magazine was found essential to act as an information, Education and Communication tool for the various women activities and schemes being implemented through Tamil Nadu Corporation for Development of Women. Consequently, the Mutram Society was founded and registered under the Tamil Nadu Societies Registration Act, 1975 (Tamil Nadu Act No 27 of 1975). From the year 1998 onwards, the Mutram monthly magazine is published for more than 25 years. The first edition of Mutram magazine was published with 10,500 copies. Now, around 1,30,000 copies of Mutram magazine are being

sent to the subscribed SHGs having 22 lakh members throughout Tamil Nadu.

Mutram magazine, which has only women in self-help groups as its readers, is now published with the aim of reaching out to all segments of People. Mutram magazine is being published with a new look, a better design, and a magazine that includes useful news items that all segments of people would like to read.

Mutram monthly magazine brings out the actual success stories of SHGs, Panchayat Level Federations and Village Poverty Reduction Committees and Women Development projects being implemented by the Government of Tamil Nadu, Consumer Protection and Rights of Women, Women Education, Women Protection Laws, Poverty alleviation programmes, women entrepreneurship Development Programmes, Group activities, Natural Farming methods, Health awareness, activities of differently abled

persons and Mental Health awareness are being published to provide necessary information to all the SHGs formed under Mahalir Thittam, TNSRLM, NULM and VKP. Mutram magazine enlightens the lives of SHG Women.

9.3 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, across the State.

This is taken up through organising exhibitions at the State, nominating representatives for national and line department exhibitions. Within its purview, the Society has its control over all 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.

10. 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 will 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 that government scheme benefits are delivered for the women members of 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. TNCDW is taking all efforts to ensure that this is achieved through the close coordination with all other

departments to improve the livelihood 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 equal opportunity of growth to all in the society, thereby creating a poverty free Tamil Nadu.

UDHAYANIDHI STALIN

Deputy Chief Minister
Government of Tamil Nadu

International Women's Day Celebration - Distribution of Bank Credit to SHGs



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

International Women's Day Celebration - Distribution of ID Cards to SHG Members



Hon'ble Chief Minister of Tamil Nadu distributed the ID Cards to SHG Members

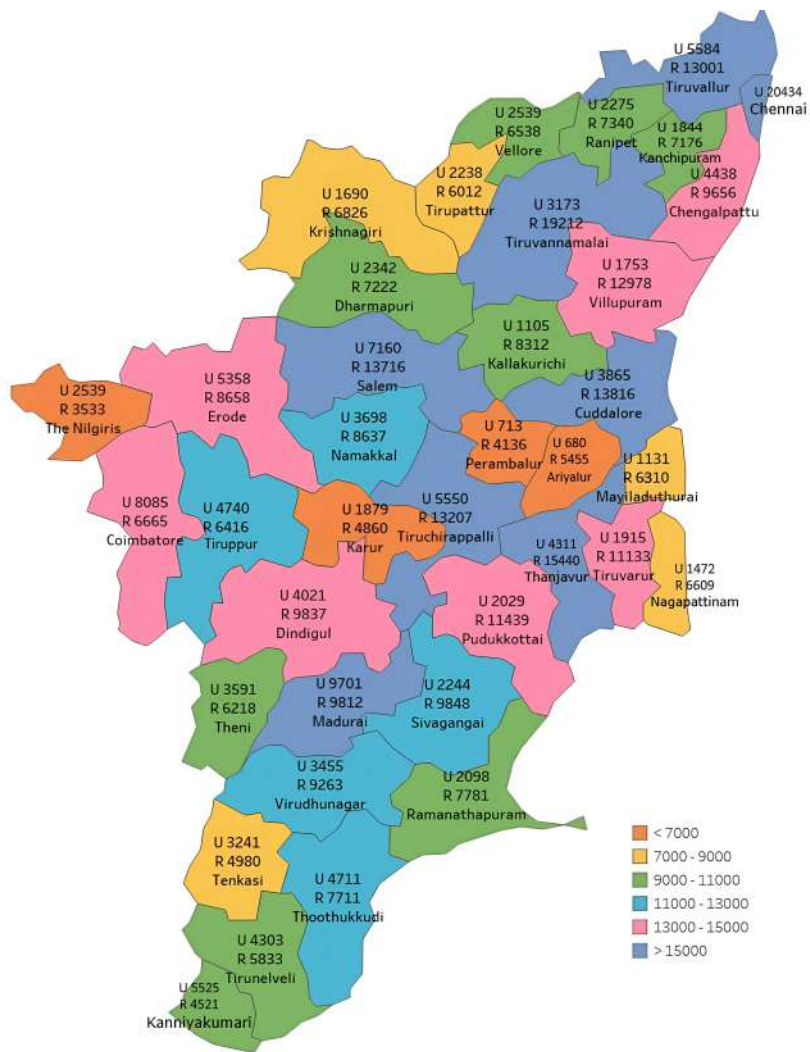
Hon'ble Deputy Chief Minister Inaugurated Food Festival at Chennai



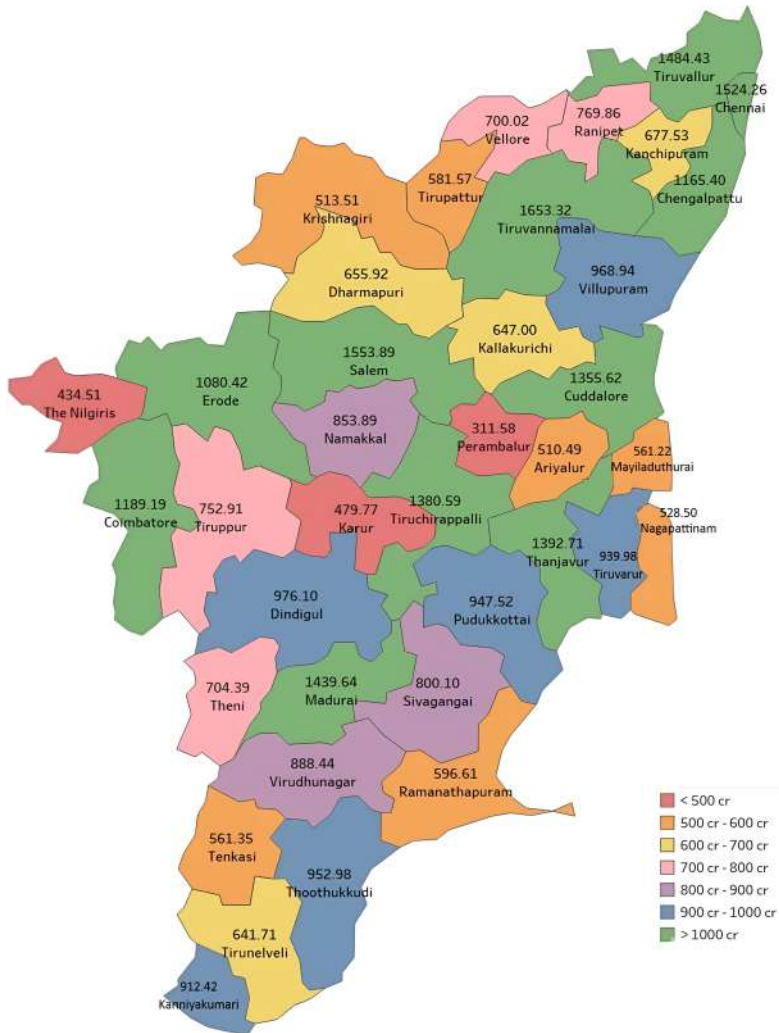
State Level function for Distribution of Bank Credit to SHGs



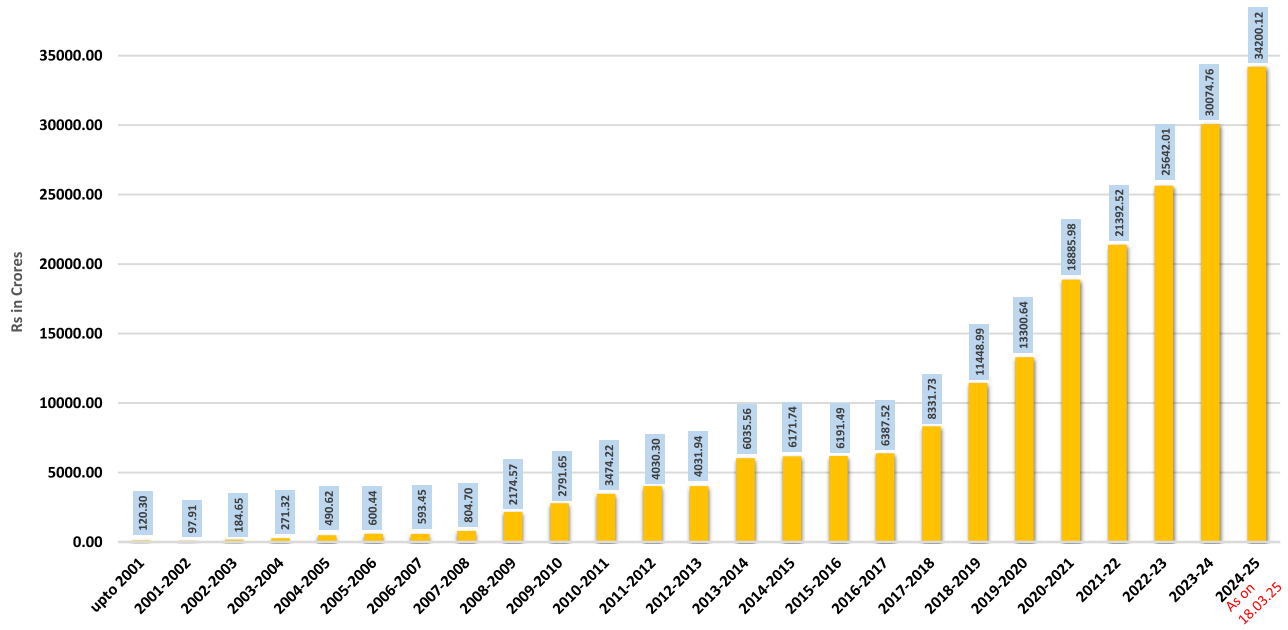
District wise Number of Mathi Rural and Urban SHGs as on 28.02.2025



District wise Bank Credit Linkage to SHGs (2024-2025)



Year wise SHG Bank Credit Linkage Achievement (From 2001 to 2024-25)



Hon'ble Deputy Chief Minister distributed Manimegalai Awards to best performing SHGs & CBOs



Hon'ble Deputy Chief Minister distributed Manimegalai Awards to best performing SHGs & CBOs



Hon'ble Deputy Chief Minister inaugurated SARAS Exhibition



Livelihood Promotion Activities



Marketing Initiatives



Buyer seller meet at Pudukkottai



Corporate bazaar at Mahindra World City, Chengalpeta



Regional E-commerce facilitation Mela at Chennai



Apartment bazaar at Chengalpeta

**Hon'ble Deputy Chief Minister launched the newly designed
MUTRAM monthly magazine and Minmathi 2.0 Mobile App**



Social Intervention through Convergence



Gender Resource Centres (GRCs)



Gender Based Violence Campaign (GBV 3.0)



Food, Nutrition, Health & WASH Campaign



Menstrual Hygiene Management



Legal Awareness Training

Enterprise activities under Vazhndhu Kattuvom Project



Community Skill School
Handicrafts Training



Community Farm School
Natural Farming



Matching Grant Program Benefit :
Spinning Mill



Mathi Siragugal Thozhil Maiyam
(One Stop Centre for Business Solution)



Producer Group



Enterprise Group
Toda Tribal Hand Weaving Unit

