

RURAL DEVELOPMENT AND PANCHAYAT RAJ DEPARTMENT

Poverty Alleviation Programme and Rural Indebtedness

POLICY NOTE

2023- 2024

- ❖ Tamil Nadu has been at the forefront of developing farsighted policies for empowerment of women. One such example, is gender equality in property rights which was enacted as early as 1989 in the state which was based on a resolution passed in a Self-Respect Movement Conference held in the State, way back in 1929.
- ❖ The Self-Help Group movement started in 1989 by the then Chief Minister Thiru.M.Karunanithi is another major step in women's empowerment. Tamil Nadu Corporation for Development of Women is anchoring Rural and Urban livelihood Missions and World Bank assisted Vazhndu Kattuvom Project.

TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN (TNCDW)

- ❖ The Government of Tamil Nadu was one of the pioneering states to have a separate organization for economic development of Women and registered under the companies act as Tamil Nadu Corporation for Development of Women (DeW) and incorporated on 9th December 1983.
- ❖ TNCDW was under the administrative control of Social Welfare Department from inception till 2006. In July 2006, the Corporation was brought under the administrative control of Rural Development and Panchayat Raj Department in order to bring about greater synergy and better co-ordination in implementing various schemes for Self-Help Groups and effective convergence at the grass root level with Panchayati Raj Institutions.

SHG MOVEMENT AND MAHALIR THITTAM IFAD Project

- ❖ The rural development programmes implemented in the early 1980's did not include women as a specific target group.
- ❖ The Development of Women and Children in Rural areas programme focused on financial assistance to women groups for the first time.

- ❖ TNCDW entered into an agreement with International Fund for Agricultural Development (IFAD) to establish a new approach within the frame of government programme which will focus on total development of women and not just economic upliftment.
- ❖ With the support of IFAD, an alternate strategy of development which creates a democratic, egalitarian, co-operative social structure through Self-help groups was envisaged.
- ❖ Originally IFAD project was formulated as agriculture and land -development project, it evolved into a movement for economic empowerment of women, through formation and nurturing of Self-Help Groups with the help of Non-Governmental Organizations.
- ❖ The new SHG approach was first started in Dharmapuri district and was later extended to the erstwhile Salem and South Arcot districts in the year 1991-92. It was further extended to Madurai and Ramanathapuram districts in the year 1992-93.
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- ❖ Mahalir Thittam was implemented by Tamil Nadu Corporation for Development of Women in partnership with Non-Governmental Organizations (NGOs) and Banks through formation of SHGs from among women, who voluntarily came together and took up savings and thrift.
- ❖ Based on the success of the decade-long SHG movement in Tamil Nadu and other states, the Union Government had launched the Swarnajayanthi Gram Swarozgar Yojana (SGSY), a Centrally Sponsored Scheme across the country in 1999, to effectively implement activities for rural poverty alleviation and economic empowerment.

LIVELIHOOD MISSIONS UNDER TNCDW

- ❖ Inclusive socio-economic development with focus on addressing poverty is a priority for the State and Union Government.
- ❖ TNCDW has been given the mandate for the socioeconomic 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:

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

Tamil Nadu State Rural Livelihoods Mission (TNSRLM)

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

National Rural Economic Transformation Project (NRETP)

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

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

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

Tamil Nadu Urban Livelihoods Mission (TNULM)

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

TAMIL NADU STATE RURAL LIVELIHOODS MISSION (TNSRLM)

- ❖ In the year 2012, as part of NRLM Scheme of Government of India, the Tamil Nadu State Rural Livelihood Mission is being implemented by the Government of Tamil Nadu.
- ❖ The primary objective of this Mission is to reduce poverty by enabling poor households to engage in gainful self-employment and skilled wage employment through livelihood interventions and facilitating access to financial and other services.

SHGs under TNSRLM

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

Activities under TNSRLM

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

Social Mobilization & Institution Building	Capacity Building & Training	Partnership & Convergence
Financial Inclusion	Livelihood Promotion and Marketing	Skill Training

SHG-Bank Linkage Programme

- ❖ Right to credit is ensured through easy access, adequate credit, timely disbursement at an affordable interest rate.
- ❖ Financial inclusion among rural poor through SHG - Bank Linkage Programme (SHG-BLP) is one of the key responsibilities of TNCDW.

Food, Nutrition, Health & WASH (FNHW)

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

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

The following activities are undertaken under FNHW:

- Nutri-enterprises:
- Kitchen Nutri-Gardens:
- Convergence Activities undertaken in 2022-23:

Makkalai Thedi Maruthuvam (MTM):

- ❖ The MTM programme is implemented by the Health and Family Welfare Department under National Health Mission to conduct screening for Non-Communicable Diseases by engaging Women from Self Help Groups as Women Health Volunteers (WHV).
- ❖ There are 8,713 and 2,256 Women Health Volunteers attached with Health Sub-Centres (HSC) in rural and urban areas respectively.
- ❖ The Women Health Volunteers screen the patients for NCD, provide counselling and also deliver medicines to the chronic patients at door step.

Chief Minister's Breakfast Scheme (CMBFS):

- ❖ The CMBFS program piloted for primary school children is being implemented by the Social Welfare and Women Empowerment Department in partnership with Tamil Nadu Corporation for Development in Government schools.
- ❖ SHG women are directly involved in the implementation of the Programme in the rural areas. Nutritious breakfast is prepared by SHG women, identified by the Village level core Committee and trained by professional chefs for cooking breakfast.
- ❖ The SHG cook who is in-charge of the centre uploads the data on breakfast cooked and served details daily in the mobile application.

Poshan Maah and Poshan Pakhwada:

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

“Namma Ooru Superu” Campaign:

- ❖ “Namma Ooru Superu” Campaign was launched in the State from 20th August to 2nd October, 2022 to undertake various activities for creating clean and Green villages.

International Year of Millets – 2023

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

MaTHi Kiosks and E-carts

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

Awards Best performing SHGs and CBOs

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

NATIONAL RURAL ECONOMIC TRANSFORMATION PROJECT (NRETP)

- ❖ NRETP focuses on implementing higher order activities such as strengthening of Block Level Federation, promotion of value chain development, establishment of individual and collective enterprises in farm and non-farm sectors, skill development and scaling up of alternate models for delivery of financial services and social development interventions.
- ❖ World Bank provides funding to Government of India for NRETP and the sharing pattern between Union and State is 60:40. NRETP is being implemented since 2019-20 in 20 Blocks of 5 Districts -Tiruchirappalli, Thanjavur, Erode, Salem and Cuddalore.

DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU-GKY)

- ❖ DDU-GKY is a skill development programme for rural youth from families Below Poverty Line and is implemented by the Union and State Government in the fund sharing ratio of 60:40.
- ❖ Rural youth in the age group of 18 to 35 years are imparted skill training in various trades and job roles through empanelled Project Implementation Agencies.

TAMIL NADU URBAN LIVELIHOODS MISSION (TNULM)

- ❖ Tamil Nadu Urban Livelihoods Mission (TNULM) aims to reduce poverty and vulnerability of the households by building strong community-based organizations and enable the urban poor to access gainful self-employment and skilled wage employment opportunities to improve their livelihoods.
- ❖ It also targets the needs of the urban homeless by providing shelters and addresses the livelihood concerns of the street vending community through access to credit and other services.
- ❖ Tamil Nadu Urban Livelihoods Mission was initially implemented by the Commissionerate of Municipal Administration since its launch in 2014-15.
- ❖ Since TNCDW has a very rich experience in anchoring Poverty alleviation and livelihood programmes in rural and urban areas, the State Government decided to bring all the livelihood Missions under TNCDW and thus, the TNULM was transferred to the Corporation in 2016-17.

Scheme Components

Social Mobilization and Institution Development (SM&ID)

- a. Formation of Self Help Groups and Revolving Fund to SHGs:
- b. Formation of Area Level Federations and Revolving Fund to ALFs:
- c. Formation of City Level Federations:
- d. City Livelihood Centres (CLCs):

They act as a “one-stop Centre” for all citizens seeking services from the informal sector and provide a platform for the urban poor to promote their products and services.

- Employment through Skill Training and Placement (ESTP)
- Capacity Building and Training (CBT)
- Self-Employment Programme (SEP)
- Self-Employment Programme for Individuals (SEP- I):
- Self-Employment Programme for Groups (SEP-G):
- Self-Employment Programme (Bank Linkage) [SEP-BL]:

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

TAMIL NADU RURAL TRANSFORMATION PROJECT

- ❖ World Bank assisted Tamil Nadu Empowerment and Poverty Reduction Project (TNEPRP) also called Vazhndhu Kattuvom Project 1.0 (VKP) was built on the lessons learnt from the implementation of Mahalir Thittam.
- ❖ The VKP was launched in 2005-06 with the objective of strengthening and empowering the institutions of the Poor, who were identified by the Participatory Identification of Poor (PIP) methodology.
- ❖ This successful strategy and approach were replicated in the TNSRLM Blocks and Districts from 2013.
- ❖ The results of the project activities and its impact were appreciable and got rated as a successful model for poverty alleviation and livelihood promotion.
- ❖ On completion of the Project in 2017, the TNRTP was launched in 2018 to build on the initiatives and create higher order institutions to support enterprise promotion and funding.
- ❖ TNRTP called as Vazhndhu Kattuvom Project (2.0) from the year 2021-22 assisted by World Bank is a third-generation poverty alleviation and economic empowerment project with a vision to transform rural communities by creating sustainable incomes and prosperity in rural areas through women led rural enterprises

Project Development Objectives

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

Key Components

The Project comprises of the following four major components:

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