



# **Pudhu Vaazhvu Project**

An Empowerment and Poverty Reduction Project of Govt of Tamil Nadu



## **Project Management Unit - Coimbatore District**

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### **Welcome to Pudhu Vaazhvu Project**

Pudhu Vaazhvu Project is an Empowerment and Poverty Reduction Project implemented by the Rural Development and Panchayat Raj Department of Government of Tamilnadu with world bank assistance. The Project implementation is time bound with an outlay of Rs. 717 crores. The project covers 2517 Village Panchayats in 70 Backward blocks in 15 districts. The Project was launched in November 2005, effective implementation commenced from August 2006.

### **PROJECT OBJECTIVES**

To empower the poor by improving their livelihoods and reducing poverty by: -

- Developing, strengthening pro-poor local institutions at the Village level
- Building the skills and capacities of the poor
- Enhancing their livelihoods by financing demand driven sub project investments.

### **Target population:**

The target population of this Project are the poor households, the most vulnerable sections including the Differently abled and the marginalized communities.

### **Project Principles**

Inclusion of the poorest & disadvantaged - 90 % of project funds for very poor and vulnerable.

- Equity to the disadvantaged especially women
- Participation - All decisions based on participating processes, involving at least 60 % of the target poor
- Facilitation style of functioning by officials and staff.
- Transparency & Accountability ensured at all stage of Project implementation

### **Institutional Arrangements**

To implement the project, the following institutional arrangements are in place:

- A society at the State level
- Society at the District level
- Project Facilitation Team at the cluster level, each covering 10-15 Village Panchayats
- At the Village Panchayat Level, an inclusive Community Organization by name village Poverty Reduction Committee is visited with the responsibility of Project implementation.

## **Community Driven Development approach (CDD)**

### ***Community Driven Development Approach (CDD)***

The Project follows the CDD approach wherein village communities identify their own needs, design and plan interventions and implement and monitor them by adopting key non – negotiable principles of the Project. There is a strong sense of ownership of the project among the community members.

### ***Participatory Identification of Poor (PIP)***

Under the project, the target poor are identified by the community using participatory methodologies and the list is approved by the grama sabha. The Participatory Identification of the Poor (PIP) methodology has proved to be a powerful and transparent tool to identify the poorest and the excluded members of the village communities. This methodology involving the community has found wide acceptance among all stakeholders.

### ***Village Level Institutions***

Village Poverty Reduction Committees (VPRCs), Social Audit Committees (SACs)/ Self Help Groups (SHGs), Panchayat Level Federations (PLFs) and Economic Activity Federations (EAFs) are formed among the poor for the implementation of programme at the Village Level.

- ***Village Poverty Reduction Committees (VPRC)*** is a community organization formed under the project predominantly with representation of the target population. Each hamlet of the Panchayat is represented by a women SHG member from the target population. A PLF office Bearer, a representative of the disabled, 2 members from youth is also nominated to VPRC by Grama Sabha. The village Panchayat president is the Ex-officio Chairperson of the VPRC. All village funds are directly transferred to the VPRC and it implements the project at the village level.
- ***Social Audit Committee (SAC)*** is a 5 member body performing the role of a watch dog to ensure that the project is implemented in accordance with the Project principles, in letter and spirit is a social accountability mechanism and reports directly to the Grama Sabha.
- ***Self Help Groups (SHGs)*** – The project mobilizes the left out target poor, the marginalized and differently abled persons into Self Help Groups (SHGs) with 12 to 20 members in a group or 5 to 10 members in the case of Special groups for differently abled persons. The poor and vulnerable members of the SHGs are given trainings to capacitate and empower them to manage their institutions effectively and in a transparent manner.

**The activities of the SHGs include:**

- Conducting Regular Meetings
- Practicing Regular Savings
- Internal Lending
- Credit Linkage with Banks
- Timely Repayment of Loans
- Proper maintenance of records and books of accounts
- Engaging in individual / group livelihood activities.

To build a strong network among the SHGs, improving their social status and representing the rural and marginalized women in higher forums, the SHGs are federated in to Panchayat Level Federation (PLF) at the Village level.

All credit rated SHGs (irrespective of their promoters) in the Panchayat, are enrolled as members of PLF by paying membership fee and given necessary SHG related information to the OLF

- Panchayat Level Federation (PLF) is a community organization consisting of member Self Help Groups (SHGs) in a Village Panchayat. PLF as community level pro-poor institution, is a legal entity registered under TN societies Registration Act 1975, with a collective objective of socio – economic empowerment.

**Objectives:**

- To take social empowerment of the SHG members to a higher level, and to have a recognition as a village institution.
- To provide a common platform for member SHGs to share their experiences and to voice their problems.
- To help achieve what individual SHGs cannot, by pooling talent and resources and exploiting economics of scale.
- PLF as an institution to take over the role of the promoter, thereby mobilizing the poor into SHGs, building their capacities and monitoring their functioning.
- PLF to function as a financial institution, mobilizing funds from various sources at lesser rate of interest and on lending to member SHGs at reasonable rate of interest.

***LIVELIHOOD FOCUS***

To promote the livelihood of the poor and enhance the income levels, the project follows three approaches.

- Job oriented skill training for youth leading to employment in corporate sector.

- Promoting individual livelihoods through small loans from VPRCs or through the livelihood corpus available with Panchayat Level Federation of SHGs. Promoting small group activities through Revolving Fund and other Bank Linkages.
- To achieve sustainability and scale, the Project supports formation of Common Livelihood Groups and Economic Activity Federations around major economic activities in which the poor are engaged.

## ***ABOUT US***

Pudhu Vaazhvu Project Coimbatore District Society was formed in the year 2005 and the project implementation was initiated in 2006. The project is being implemented in two blocks of Tiruppur District and three blocks of Coimbatore District. The focus of the Project is to ensure livelihood enhancement to target communities differently abled and vulnerable people identified through Participatory Identification of the Poor (PIP) by Community Driven Development Approach (CDD). Project covers two blocks in Tirupur District in 40 villages and three blocks in Coimbatore District in 37 village panchayats.

Total target poor identified in Coimbatore and Tirupur Districts are 18537 and total allotment to district of Village Funds is Rs.17.38 crores.

The District Project Management Unit is constituted with District Project Manager, Assistant Project Managers and Administration Staff members.

There are 8 clusters and the project facilitation team works in the clusters who work directly with the community facilitating them to take decisions, plan, implement and monitor the project activities.

## ***OUR PROGRAMMES***

### **VILLAGE POVERTY REDUCTION COMMITTEES (VPRC)**

Village Poverty Reduction Committee (VPRC) is community based pro poor institution formed with representation of target population. The projects funds are given to the VPRCs they do village development plan based on the target population of the village and funds allotted to the VPRC. Planning, implementation and monitoring is done by the VPRC with community participation.

Ninety five VPRC s has been formed in 77 village panchayats. There are 77 General VPRCs and 18 are Tribal VPRCs.

### **PANCHAYAT LEVEL FEDERATION (PLF)**

Panchayat Level Federation (PLF) is a Community Organization consisting of members of Self Help Groups in (SHGs) in a Village Panchayat. PLF as a community level pro poor institution is a

legal entity registered under TN societies Registration ACT 1975 with a collective objective of Socio –Economic empowerment of its members through micro credit linkages from banks converging departments and cluster level livelihood initiatives.

Seventy five Panchayat level federations and 20 livelihood Committees have been formed by Coimbatore Pudhu Vaazhvu to access Amutha Surabhi Funds (ASF).

### Capacity Building of PLFs



PLFs function as financial institutions and provide financial services to its members. Hence the management capacities of the community members have to be built very strongly to enable them to run the institutions effectively and profitably.

The Project provides various trainings on governance, fund management, book keeping, statutory issues etc.

### Social Empowerment

- Identifying & mobilizing all eligible women into SHGs & monitoring their activities. Building their capacities.
- Representing the rural women and marginalized in higher forums.
- Building a strong network among the SHGs.
- Periodical grading and continuous handholding of SHGs.
- Disseminating key information & resolving conflicts among SHGs.
- Supporting SHG accounting and auditing.
- Convergence with Government Agencies and other external institutions.

To achieve its objectives, the PLF has the following responsibilities:

## **Financial Empowerment**

- Assessing the credit requirement of member SHGs every year through SHG Micro Credit Plan (MCP).
- Arranging for credit rating and credit linkages of SHGs.
- Consolidating SHG Micro Credit Plan (MCP) and mobilizing funds from various sources like, Bulk loans from Banks to fill the gap.

## **Economic Empowerment**

- Developing existing livelihood skills of SHG members.
- Motivating SHG members to productively involve in income generating activities.
- Providing easy and continuous financial / technical assistance for different livelihoods

## **Amutha Surabhi:**

Amutha Surabhi is an additional financial resource provided to the community and is expected to supplement the revolving fund and bank loans provided to SHGs.

- Amutha Surabhi is a corpus fund of minimum of Rs. 10 Lakhs given to each VPRC to help SHG members to start economic activities.
- This fund will be managed by the Panchayat Level Federation of SHGs on behalf of the VPRC.
- The PLF will be providing loans to SHG members at reasonable rates of interest giving priority to the target population while sanctioning the loans.
- The PLFs are restructured as per the guidelines of the government and registered under Tamil Nadu Societies Act, 1975 to be eligible to handle the corpus fund.

## ***SELF HELP GROUPS (SHGs)***

The project has mobilized the left out target poor in to self help groups and affiliated the existing groups in the Project fold. The project facilitates the capacity building, monitoring and linkages to the self help groups. The Groups are trained and monitored by Community Self help group trainers and community disability facilitators for special groups. 2767 self help groups have been formed.

## ***SKILL DEVELOPMENT AND EMPLOYMENT GENERATION***

### **Skill Training and Placement**

Skill training and placement is an important livelihood intervention among the rural youth. Various measures have been taken up by the project in bringing opportunities to the livelihood of the target poor.

Jobs fairs have been conducted by the participation of corporates in block level which facilitates to bridge the Gap between the employer and employee. Youth have been gained direct employment in companies which has led to increased household income level and personal development.

Apart from creating direct employment skill training is provided to youth and are placed in various companies and vendor units. Skill training is provided through pro active vocational training institutions in the district which has helped rural youth in the project areas to gain employment and help in economic development of their households.

7305 Eligible youth have been identified and 5673 youth have been imparted training and placed. The youth have been trained in construction, driving skills, weaving operators, sewing operators, plumbing, retail management. CNC operators, nursing assistants, automobile mechanics, beautician's and JCB operators.

## **LIVELIHOOD**

### **Rural and Tribal Livelihoods**

Livelihood enhancement through self employment by production activities and service sectors has been given thrust to increase the level of incomes. The Credit flow through project grants, Bank linkages and convergence has motivated the women and men take-up Livelihood Activities like Agriculture and Minor Forest produce collections.

### **Individual Livelihood**

6300 target community members are involved individual livelihood activities like Petty Shops, Services Activities, Goat Rearing, Milch Animals, Agro based activities, Thatches Weaving, Domestic Poultry and other related activities through funds from VPRC, Amutha Surabhi and Convergence.

### **Group Livelihood**

Self help group through linkages of economic assistance from SGSY direct linkages has helped take up livelihood activities as groups. Groups are involved in garments making, agriculture, quarry activities and poultry.

### **Common Livelihood Group (CLG)**

Individuals who do productive activities are brought together to access services, cut cost, increase profitability and market linkages. 65 CLGs have been formed for dairy activities, Goat Rearing and Agri, teaches weaving and garment activities.

## **Economic Activity Federation (EAF)**

Activities involving large number of members and groups are brought together economic activity federation. Which is registered under the societies act. Five activity federations are formed in the district.

Dairy, Coir unit, mangalsutraunit, mineral water plant, support in the form of infrastructure and marketing support is provided to this federations.

## ***DISABILITY AND VULNERABLE COMPONENT IN COIMBATORE/TIRUPUR DISTRICTS***

The project has been able to reach the marginalized like the disabled, vulnerable and tribal and bring them into the mainstream. Apart from assisting disabled SHGs, financial assistance is also provided by the VPRCs to disabled and vulnerable persons individually for starting livelihood activities.

- There is a 18 tribal village reduction committees in Coimbatore district.
- 8130 disabled and vulnerable persons have benefited from project funds and through convergence with other Government schemes through intervention of the project.
- The benefits include national ID cards, maintenance grant, pension, insurance coverage, free houses, community certificates and aids and appliances for the disabled and vulnerable.
- Around 3344 of the aged Persons get a pension.
- For the first time the disabled have been mobilized into SHGs on such a large scale and have benefited from existing government schemes like SGSY, SHG-Bank linkage programme, etc.
- National ID cards have been given to 3079 disabled persons.
- 448 mentally retarded children have been covered under the Nirmaya Insurance scheme of Government of India.
- 334 Special SHGs are functioning in all phases.

## **Empowering the Tribal:**

In order to empower the tribal who form a minuscule minority in Tamil Nadu, the project by design, has

- Promoted exclusive institutions for the tribal like the tribal VPRC and transferred funds to them.
- Higher allocation of project funds to tribal families.
- Tribal sub-committees to plan and execute tribal development plans.
- Engaging Tribal Community Facilitators (TCF) for better facilitation.

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# Coimbatore District

## Blocks



(Map Not to Scale)

Digital Map Source : TWAD Board, Chennai

Web Design : NIC, TNSC

## PVP Implementation

District	Phase	Block	Year of Commencement	No of Panchayats
Coimbatore	III	Thondamuthur	Oct – 2008	9
		Madukkarai	Oct – 2008	9
	IV	Anaimalai	May - 2009	19
<b>District Total</b>				<b>37</b>

## No of Project Blocks and Panchayats:-

District	Phase	Block	Clusters	No of Panchayats
Coimbatore	III & IV	3	4	37
		<b>3</b>	<b>4</b>	<b>37</b>

## Staff in position

District	Phase	Block	No of Clusters	Staff Details			Total Staff
				Team Leader	Facilitator	Special Group Facilitator *	
Coimbatore	III	Thondamuthur	1	1	2	0	3
		Madukkarai	1	0	3	0	3
	IV	Anaimalai	2	2	6	2	10
<b>District Total</b>			<b>4</b>	<b>3</b>	<b>11</b>	<b>2</b>	<b>16</b>

\* Special Group Facilitators from BDF Agency were decommissioned from the 3<sup>rd</sup> Phase Blocks after five years of service.

## Formation of Village level Community Based Organizations:-

Phase	Blocks	VPRC		PLF		SAC
		General	Tribal	PLF	LH Sub Committee	
III	Thondamuthur	9	7	9	7	16
	Madukkarai	9	2	9	2	11
IV	Anaimalai	19	9	19	9	28
<b>Total</b>		<b>37</b>	<b>18</b>	<b>37</b>	<b>18</b>	<b>55</b>

### Mobilization of House Holds in SHGs:-

Phase	Blocks	Total Population	Total House Holds	Target Population Identification through PIP					
				Tribal House Holds	Very Poor	Poor	Total Target House Holds	Differently abled Members	Vulnerable Members
III	Thondamuthur	54109	12421	684	894	2136	3030	536	524
	Madukkarai	38436	7877	192	796	1408	2204	449	606
IV	Anamalai	70365	19553	1010	2153	3936	6089	748	1628
<b>Total</b>		<b>162910</b>	<b>39851</b>	<b>1886</b>	<b>3843</b>	<b>7480</b>	<b>11323</b>	<b>1733</b>	<b>2758</b>

### Details of Self Help Groups in Project Block:-

Phase	Blocks	New Women SHGs	Affiliated SHGs	Youth SHGs	Tribal SHGs	Differently abled SHGs	Total
III	Thondamuthur	74	205	8	16	47	350
	Madukkarai	73	126	6	9	45	259
IV	Anaimalai	183	611	20	45	92	951
<b>Total</b>		<b>330</b>	<b>942</b>	<b>70</b>	<b>70</b>	<b>184</b>	<b>1560</b>

### Seed Fund given to SHGs Groups through Project Funds:-

Phase	Blocks	Total No of SHGs	Community Graded	No of Received Seed Money
III	Thondamuthur	98	98	98
	Madukkarai	88	88	88
IV	Anaimalai	248	248	248
<b>Total</b>		<b>434</b>	<b>434</b>	<b>434</b>

### Common Livelihood Groups (CLGS):-

The Target community members who are involved in a common activity have associated into a Common Livelihood Groups to access common services in procurements, transport, marketing, training and value additions enabling them to cut down costs and increase profits by collective action. Veterinary camps, training on dairy and animal management, book keeping, value addition and leveraging services through convergence is being done by Common livelihood groups. 138 Common livelihood groups have been formed.

### Formation of CLGs:-

Phase	Blocks	Total No. of CLGs Formed	No. of Members		Total No. of CLGs opened Bank A/c.	Type of CLGs					
			Target	Non Target		Dairy	Goat	Poultry	Garments	Agriculture	Others
III	Thondamuthur	22	494	144	22	5	0	0	7	8	2
	Madukkarai	13	425	23	13	3	2	0	2	0	6
IV	Anaimalai	43	1126	181	43	20	7	1	3	1	11
<b>Total</b>		<b>78</b>	<b>2045</b>	<b>348</b>	<b>78</b>	<b>28</b>	<b>9</b>	<b>1</b>	<b>12</b>	<b>9</b>	<b>19</b>

### Type of Individual Livelihood Activities:-

Target population have accessed Project funds through VPRC Funds, SHGs individual loans, PLF livelihood corpus fund and many have taken livelihood activities like, Milch Animals, Goat Rearing, Poultry, Thatches weaving, Tailoring, Petty Shops, Tea Shops, small eateries and agricultural activities which has become a main source of income generation and livelihood enhancement along with their regular primary occupation.

### Youth Skill Training and Placement:-

Skill development and placement is the major intervention of the project as Coimbatore and Tirupur district are industrialized opportunities for employment has a good scope for the rural youth. The project has trained the youth and placed them in various service and manufacturing industries.

Phase	Block	Youth Completed Training	Youth employed
III	Thondamuthur	1980	1730
	Madukkarai	1784	1493
IV	Anaimalai	2249	1987
<b>Total</b>		<b>6013</b>	<b>5210</b>

## **Mavatta MaKaMai :**

The Project has developed a wide range of social capital in various specialties from the target community. They have been formed into a Community Resource Centre called a "Mavatta MaKaMai" to help the Project in training and strengthening the CBOs. The MaKaMai provides its services to VPRC/PLFs/SAC and to the new districts where the project is being implemented and other Government agencies. The services of the CPs are utilized on payment by the institution to which the services are rendered. The MaKaMai having four units for focusing specialization activities of CBOs that called 1. Institutional Development 2.Savings & Credit 3.Community Professional 4.Livelihood.

### **Policy Announcement for year 2012 - 13**

#### **1. Village Knowledge Centre ("E" Governance Common Service Centre) :**

Village Knowledge Centres (VKC – Vidivelli) have been established in all 77 Village Panchayats of Gudimangalam, Palladam, Thondamuthur, Madukkarai and Anaimalai Blocks. The Centre has a Computer with Broad Band Internet Connection, Printer, Scanner, Webcam and Speaker facilities. The centres were inaugurated by the Hon'ble Minister in the presence of Hon'ble Deputy speaker of Tamil Nadu Assembly in December 2012. The VKCs function to promote livelihood opportunities to rural youth in getting information on Government schemes, Competitive exams, information on employment opportunities, general knowledge information and other useful information to the rural youth. The youth can use the centres for public exam results, medical details, apply for group service exams, getting study materials, plan for travel and paying online payments etc.

#### **2. SHGs ID Cards**

SHGs Identity cards were prepared for all women, tribal and Differently abled SHGs of Gudimangalam, Palladam, Thondamuthur, Madukkarai and Anaimalai Blocks. The SHGs ID cards are used by the members in their meetings and meet the officials and other communications.

#### **3. Health Cards**

The Health cards are provided to each women and adolescent girls to monitor their HB status, anemic status, supply of folic acid and iron tablets besides nutrition supplements to pregnant and lactating mothers.

The project has organized anemic camps, eye camps, general medical checkup and health assessment to women and children. Awareness has given to the community members to set up Kitchen gardens so that they grow greens and vegetables for their food consumption.

#### **4. Family Vision Cards:**

The Family Vision Card is issued to each PIP Household to track the benefits received by the family under different Government schemes and to know their future needs and prioritize the families.

#### **Policy Announcement for year 2013 – 14**

##### **Youth Ambassadors**

To create awareness among the rural youth on the ill effects of HIV, Aids, Alcoholism, child abuse, sexual harassment, smoking and de addiction, youth ambassadors are trained and appointed to orient the rural youth.

#### **Policy Announcement for year 2014 - 15**

##### **Training on Self Defense for Rural women and teenagers**

To create awareness among teenage girls and young women against sexual harassment and abuse, training on self defense is imparted to the young rural women and teenagers.

#### **Common Livelihood Federations (CLF) :**

The “**Tribal Women’s Integrated Common Agriculture Livelihood Federation**” started in this month of Sep’13 among seven tribal villages of Thondamuthur Block. Presently they are cultivating Paddy, Maize, Cotton, Vegetables and flowers. 3 days Governance and Accountability training given for the tribal women farmers by Pohai Trust. Exposure Visit organized for CLF members and visited KVK – Karamadai on Integrated Agriculture Activities. Tractor purchased through CLF for tribal settlements lands cultivation.

• <b>Total no of Tribal area</b>	<b>:</b>	<b>13 Hamlets</b>
• <b>Total Beneficiaries</b>	<b>:</b>	<b>487 Members</b>
• <b>Total Cultivable Area</b>	<b>:</b>	<b>417 Acres</b>
• <b>Total Area under Cultivation</b>	<b>:</b>	<b>288 Acres</b>
• <b>Available land for utilization</b>	<b>:</b>	<b>129 Acres</b>

## Convergence :

<b>Institutions</b>	<b>Type of Activity for Convergence</b>
<b>Banks</b>	Financial linkages/DRI loans/Educational loans
<b>Rural Development</b>	SGSY Infra, Subsidies for RF & EA, IAY and green houses, individual toilets, solar lightings and basic amenities/NREGS, digging of trenches and infrastructure
<b>DDRO, ICDS and District Social Welfare</b>	National ID, Maintenance Grant, Aids & Appliances, organizing special camps, Child Nutrition, Child Protection and Awareness on domestic violence.
<b>Revenue Department</b>	Community Certificate, OAP, PHP, welfare cards, house site pattas
<b>District Adi Dravida Welfare Department</b>	House sites, hostel admissions,
<b>Civil Supplies</b>	Part time Ration Shops , Ration Cards - AAY – Anthodaya Anna Yojana
<b>Agriculture</b>	Training through, inputs, SRI techniques, Pesticides, Seeds and Subsidy/ agricultural technology
<b>Sericulture</b>	Training on Mulberry cultivation, Incentive, Subsidy, Marketing of cocoons and machinery for silk reeling with training.
<b>Corporate and apex institutions</b>	Skill Development and employment generation
<b>Animal husbandry department</b>	Training on cattle management, vet services, fodder cultivation, trainings on artificial insemination.
<b>Forest department</b>	Minor forest produce, livelihood support, eco tourism, employment opportunities for tribal youth and financial support.