



# **Rural Development and Panchayat Raj Department**

## **Policy Note 2022- 2023**

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# **1. Introduction**





## Introduction

"ஒருவர் வெளிநாடுகளுக்குச் சென்று ஒரு கிராமத்தைப் பார்த்தால், அங்கே நகரத்துக்கும் கிராமத்துக்கும் வித்தியாசம் தெரியாத அளவிற்கு கிராமங்களிலே அழகான வீடுகள், தெருக்கள், கடைகள், உணவு விடுதிகள், தங்குமிடங்கள், இரயிலடிகள், பேருந்து நிலையங்கள், சாலைகள் இத்தனையும் நகரத்திற்கு நிகராக கிராமங்களில் இருக்கிறது. அதனால் கிராமத்து மக்கள் நகரத்துக்கு செல்ல வேண்டும், அங்கே குடியேற வேண்டும் என்ற ஆசையால் தூண்டப்படுவதில்லை. அதனால் நகரங்களில் நெருக்கடி ஏற்படுவதில்லை. கிராமங்களே நகரத்தைப் போல உருவாகும் பொழுது, கிராம மக்களுக்கு நகர வாழ்க்கை தேவையில்லாமல் போய்விடுகிறது."

– கலைஞர் மு.கருணாநிதி,  
மாண்புமிகு முன்னாள் தமிழ்நாடு முதலமைச்சர்.

*"If one goes abroad, one notices little difference between a village and a town in terms of the amenities available. Villages there have equally beautiful houses, roads, shops, restaurants, hotels, bus stands and railway*

*stations as towns have. That is why, villagers there have little incentive to go and settle in towns and the towns do not get congested. When our villages are provided with the same amenities as the towns, villagers will no longer feel the need to migrate to towns.”*

**- Kalaingar M. Karunanidhi, Hon'ble  
Former Chief Minister of Tamil Nadu**

Tamil Nadu has been recognized as a pioneer and frontrunner at the National level in formulating innovative Rural Development Programmes and implementing them effectively. The Department's policies and programmes are strongly aligned with the ideals of Social Justice, Equitable and Inclusive Growth. The State through its professional Rural Development workforce closely works with the three tier Panchayat Raj Institutions to ensure effective implementation of the various Schemes of Rural Development funded by the Union, State Government and External Aided Projects.

The Government under the dynamic leadership of the **Hon'ble Chief Minister Thiru. M.K. Stalin**, follows the footsteps of the **Hon'ble Former Chief Minister Kalaingar M. Karunanidhi** and strives to fulfill Mahatma Gandhi's dream of self-sufficient villages. The Rural Development Department is the pivot which supports all other sectoral departments like Agriculture, Animal Husbandry, Fisheries, Rural Industries, Water Resources Management etc., by creating community infrastructure and livelihood assets for sustainable development of rural areas. The priority of the Government is to accelerate rural development to bridge the disparity between rural and urban areas both in terms of infrastructure and income.

**"Housing for all"** and **"Hut free Tamil Nadu"** continue to be top priorities of this Government. Pradhan Mantri Awaas Yojana (Gramin) provides Rs.1,20,000/- as unit cost in 60:40 (Union and State) ratio. Tamil Nadu

Government provides an additional grant of Rs.1,20,000/- for RCC roofing over and above the unit cost which is one of the highest in the Country.

This Government has reintroduced Anaithu Grama Anna Marumalarchi Thittam II (AGAMT II), a unique scheme which seeks to bring all around development in rural habitations and reduce disparity within a Village Panchayat and among Village Panchayats within a District. The Scheme has been designed to fulfill the infrastructure needs of Villages with a focus on revitalizing water bodies, providing improved roads and lanes, libraries, samathuva burial grounds etc., The Scheme will be implemented in a phased manner to cover all Village Panchayats over a period of 5 years.

The Periyar Ninaivu Samathuvapurams established as a harbinger of Communal Harmony and Social Justice by this Government in the past,

will be renovated by improving the dilapidated community assets and houses for the benefit of the people living there.

The 'Namakku Namae Thittam' which promotes the spirit of public participation in development projects has been revived with new features and increased allocation to address the critical gaps in felt needs of people and instill a sense of ownership of community assets among the Public.

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) will be used to create community assets which will support conservation and protection of water bodies and enhance tree cover leading to increased availability of water, food and fodder in rural areas. The individual assets created under this scheme has contributed to the livelihood and economic development of rural people; especially farmers.

Creation of infrastructure in rural areas for Schools, Anganwadies, Rural Markets, Food

Godowns etc., and providing basic amenities like roads, street lights, water supply, sanitation etc., are core functions of this department which are being implemented through the Schemes like MGNREGS, SIDS, JJM, 15<sup>th</sup> FC Grants, SFC Grants, etc., The important schemes like Pradhan Mantri Gram Sadak Yojana (PMGSY), Tamil Nadu Rural Road Improvement Scheme (TNRRIS), NABARD - RIDF etc., have contributed to expansion of already existing Rural Roads Network and facilitated better link with urban growth centres.

The Government is committed to provide adequate drinking water @ 55 lpcd through Functional Household Tap Connections (FHTCs) to all rural families by 2024 under the Jal Jeevan Mission (JJM) scheme by effective convergence with 15<sup>th</sup> Finance Commission grant funds released to the Panchayats. Under Swachh Bharat Mission (SBM 2.0) Phase II, priority is given to tackling the Solid and Liquid Waste management aspects of sanitation in rural areas and also ensuring clean and green villages in the State.

The two Missions under Tamil Nadu Corporation for Development of Women (TNCDW)-Tamil Nadu Rural Livelihoods Mission, Tamil Nadu

Urban Livelihoods Mission and Vaazhndu Kaattuvom Projects are key programmes strongly entrenched in the concept of community driven development focusing on building institutions of poor, creating social capital and ensuring Sustainable Livelihoods. Ensuring last mile delivery of services for improving the socio-economic status of the poor, marginalized and vulnerable women and their families is the primary focus of these Projects.

The community-based institutions and network of community professionals created by these projects are the backbone for the various convergence efforts taken up with departments of Health, Social Welfare and Women Empowerment, Agriculture, Welfare of differently abled, Forest etc., for improving the lives and livelihoods of the poor and marginalized through effective targeting and channelization of Government Schemes. The projects will continue to strive for the empowerment of women and vulnerable communities and improvement in their social status.

Training and Capacity Building of the Officials and Elected Representatives in the areas

of leadership, governance and innovations are taken up through the various centres of excellence of the State Institute of Rural Development and Panchayat Raj, the apex training institute for Rural Development having modern facilities for online and offline training. The Regional Institutes for Rural Development and a network of District Resource Centres for Panchayats and State Resource Persons train, disseminate and build capacities at District and Sub-District level for creation of basic amenities and effective delivery of services.

The three arms of this Department, work in close coordination among themselves and in convergence with other departments to improve the Quality of Life of people living in rural areas by ensuring provision of basic infrastructure, better services and sustainable livelihood opportunities.



## **2. PANCHAYAT RAJ INSTITUTIONS IN TAMIL NADU**



## **2.1. History of Panchayat Raj Institutions**

Tamil Nadu has a long history of local self-governance as is evident from the Uthiramerur stone inscriptions in Kancheepuram District. Tamil Nadu, in those days, was a land of village republics, with community groups undertaking many activities for their area development. This tradition reached its peak during the 10<sup>th</sup> and 11<sup>th</sup> centuries under the reign of Cholas when Village Councils used to levy taxes, improve community life and administer justice in their limited area. These Village Councils had effective links with the Chola rulers. "Kudavolai Murai" was the name of the secret ballot method exercised to elect members to the Village Councils. With the downfall of Cholas, the State experienced a decline of the village autonomy and rise of the centralized feudal administrative system. This continued till British rulers introduced local self-governance primarily as an administrative convenience for the imperial Government.

During the British period also, in the late 19<sup>th</sup> Century, Lord Ripon, the then Viceroy of India gave importance for Local Self Governments.

In the post-independence era, the first enactment in democratic decentralization in the State was the Madras Village Panchayats Act, 1950.

In the Constitution of India, one of the Directive Principles of State Policy (Article 40 in Part-IV) enshrines that the State shall take steps to organize Village Panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of Self Government.

The Balwant Rai Mehta Committee on Panchayat administration was constituted in 1957 by the Union Government and this Committee in its report recommended for the democratic decentralization of powers to the Panchayat Raj Institutions and paved way for creation of Panchayats from the year 1960.

In continuation, the Madras Panchayats Act, 1958 and Madras District Development Council Act, 1958 were enacted which led to the creation of a two-tier system of Village Panchayats and Panchayat Unions and entrusting the Panchayat Unions and Village Panchayats with a large number of developmental and welfare functions.

The Panchayat Raj Institutions (PRIs) slowly and steadily developed throughout the country. But the representation of weaker sections like Scheduled Castes, Scheduled Tribes and Women, was less and also there was inadequate devolution of powers and lack of financial resources.

In order to institutionalize powers and functions of these Local Body Institutions, the 73<sup>rd</sup> Constitutional Amendment Act was passed and it came into effect from April, 1993. Part IX was inserted in the Constitution as a sequence to the 73<sup>rd</sup> Constitutional Amendment and the Panchayats were granted Constitutional Status.

Based on the 73<sup>rd</sup> Constitutional Amendment Act, the Government of Tamil Nadu enacted Tamil Nadu Panchayats Act, 1994, (Tamil Nadu Act 21 of 1994), which came into force on 22.04.1994. This Act introduced the following features in the Tamil Nadu Panchayat Raj structure:

- Three tier system came into existence in Tamil Nadu
- "Panchayat" became a generic term for all the three tiers
- Members of three tiers of Rural Local Bodies and Village Panchayat Presidents are directly elected whereas the Chairpersons of Panchayat Union Councils and District Panchayats are indirectly elected from among the elected Ward Members.
- All the three tiers of Panchayats are independent of each other and the Village Panchayat Presidents are not members in the Panchayat Union Council.

- Reservation of seats and offices for SCs/STs in proportion to their population and reservation of one third of the total number of seats and offices for women have been mandated. Later, 50% of the Seats and Offices of Rural Local Bodies has been reserved for women in 2016.
- The rotation of offices in all three tiers will be done once in 10 years.
- Tamil Nadu State Election Commission was constituted.
- State Finance Commission is being constituted quinquennially to recommend the ratio of devolution of resources from the State Government to the Rural and Urban Local Bodies.
- District Planning Committee was constituted to prepare District Development Plan by consolidating the Development Plans of Rural and Urban Local Bodies in the Districts.

Article 243-G read with the Eleventh Schedule of the Constitution stipulates that States may, by law, endow the Panchayats with 29 subjects listed in the Eleventh Schedule of the Constitution. The Tamil Nadu Government through various Government Orders have adequately provided devolution of powers and responsibilities to Panchayats on those 29 subjects such as Education, Health, Water supply, Agriculture, Animal Husbandry, Cooperation, Public Distribution System etc.,

## **2.2. Powers and Functions of three tier Panchayat Raj Institutions**

### **2.2.1. Village Panchayats**

There are 12,525 Village Panchayats consisting of 79,395 habitations in the State spread across 37 rural Districts. The Village Panchayat President is the Executive Authority of the Village Panchayat. Every Village Panchayat, unless dissolved, shall continue for 5 years from



the date of its first meeting after each ordinary election.

In co-ordination with the Director of Census Operations, the Village Panchayat wise rural population data as per Census 2011, for all the Village Panchayats were published in August 2014. The data contains total population of Village Panchayat, SC/ST and Women. The same has also been uploaded in <https://drdpr.tn.gov.in/>

## **Grama Sabha**

Historical evidences in Tamil Nadu has depicted the persistence of 'Oor and Sabha' during the Chola period. These Sabhas ensured the administration and the decisions were taken by the people by following democratic process. After Independence, Article 243 was inserted in the Constitution to give importance to the Panchayats. Article 243 of the Constitution ensures the formation of Grama Sabha.

All the registered voters of a Village Panchayat constitute Grama Sabha, which is

provided with specific powers and functions. Grama Sabha shall statutorily be conducted in such a way that the intervening period between two Grama Sabhas shall not exceed a period of 6 months.

Section 3 of Tamil Nadu Panchayats Act, 1994, stipulates that;

(a) The Grama Sabha shall -

- (i) approve the Village Plan;
- (ii) approve the Village Budget for the year;
- (iii) approve the Audit Report of the Village Panchayat accounts of the previous year;
- (iv) review the progress of the implementation of all schemes entrusted to the Village Panchayat.

(b) The Government may, by notification, entrust to the Grama Sabha such other functions as may be specified.

The Government of Tamil Nadu has made it mandatory to convene Grama Sabha a minimum number of 4 times i.e. on 26<sup>th</sup> January, 1<sup>st</sup> May, 15<sup>th</sup> August and 2<sup>nd</sup> October of every calendar year. Grama Sabha can be convened as and when the necessity arises.

### **Village Panchayat Development Plan (VPDP)**

As per Section-240 of Tamil Nadu Panchayats Act, 1994 every Village Panchayat will prepare a development plan for the Village Panchayat every year.

For the preparation of Village Panchayat Development Plan (VPDP) for the ensuing financial year, People's Plan campaign is organized from 2<sup>nd</sup> October to 31<sup>st</sup> December every year through a participatory approach in convergence with other departments as per guidelines issued by Government.

As part of this campaign, needs assessment is carried out by engaging Community Resource

Persons (CRP) for arriving at the social and economic requirements of all the Village Panchayats in the State and updated on the Mission Antyodaya Mobile App of Union Government. Special Grama Sabhas meetings are to be held in the Village Panchayats for the finalization of the Village Panchayat Development Plan.

### **Village Panchayat Committees:**

Every Village Panchayat shall constitute the following Committees, namely-

- Appointment Committee
- Development Committee
- Agricultural and Watershed Committee
- Works Committee
- Education Committee

### **Appointment Committee**

The Appointment Committee may select candidates for appointment to any of the posts sanctioned in the Village Panchayats.

## **Development Committee**

This committee will look after welfare subjects like Health, Drinking water and sanitation etc.,

## **Agricultural and Watershed Committee:**

This committee will organize farmers' forum in Village Panchayat to promote application of latest technologies, improved irrigation system.

## **Works Committee**

The Works Committee shall assist the Village Panchayat in preparation of Village Panchayat development plan.

## **Education Committee**

The Education Committee shall monitor the functioning of all schools in its area, plan and facilitate the public participation to develop school infrastructure.

### **2.2.2 Panchayat Unions**

At the intermediate level, there are 388 Panchayat Unions (Block Panchayats) in the

State. The Panchayat Union, otherwise called as Block Panchayat is divided into territorial wards for a minimum of every 5,000 population. The Panchayat Union Ward Members are directly elected from the territorial wards and the Panchayat Union Chairperson is elected indirectly from among the Ward Members.

## **Finance**

1. The Panchayat Union Council cannot levy taxes.
2. It can avail non-tax revenues, assigned/shared revenues such as a portion of the pooled assigned revenue, fees and charges, rentals, fines and penalties
3. The Grants of State Finance Commission which consists of Population Grant and Minimum Lumpsum Grant is released to Panchayat Unions. As per fifth State Finance Commission's recommendation, Minimum Lumpsum Grant is increased to Rs.40 lakh per annum per Panchayat Union.

4. Based on the recommendations of the Fifteenth Union Finance Commission, 15% of the total grant earmarked for the RLB are allocated to the Panchayat Unions.

### **Infrastructure of Panchayat Unions**

All the 388 Panchayat Unions have permanent office buildings. The aged and dilapidated buildings are reconstructed under Scheme Component of Pooled Assigned Revenue (SCPAR) and so far 224 Panchayat Union Office buildings have been taken up at an estimated cost of Rs.453.70 crore.

### **2.2.3 District Panchayats**

There are 36 District Panchayats. District Panchayat has been constituted in each District as per Section 24 of the Tamil Nadu Panchayats Act, 1994. The Ward Members are elected directly by the voters, whereas the Chairperson is indirectly elected from among the Ward Members.

In continuation of the creation of 5 new revenue Districts, five new District Panchayats namely Chengalpattu, Kallakurichi, Tirupathur, Ranipet and Tenkasi have been constituted by reorganizing the Blocks from the erstwhile Districts. These District Panchayats came in to functioning after successful completion of Local Body Elections in the year 2021. In addition to these 36 rural Districts, Mayiladuthurai also has been formed as a District and was carved out from Nagapattinam District. However, District Panchayat will be formed for Mayiladuthurai during the next election.

In each District, an officer in the cadre of Assistant Director from the Rural Development and Panchayat Raj Department is appointed as Secretary to District Panchayat.

## **Finance**

The District Panchayat has no taxation powers. The State Finance Commission Grant is the main source of revenue. In certain District



Panchayats, income from their own properties like lands and buildings, constitute the major source of income. 8% of the share from the SFC Devolution Grant for Rural Local Bodies is given to the District Panchayats, which is released on a monthly basis.

Based on the recommendations of the Fifteenth Union Finance Commission, 5% of the total grant has been earmarked to District Panchayats.

### **2.3. Resources and Grants to Rural Local Bodies**

In Tamil Nadu, among the three tiers of Rural Local Bodies, Village Panchayat is the only body empowered to levy and collect taxes. The Village Panchayats receive revenue from the following sources:

- a) Tax Revenue
- b) Non Tax Revenue
- c) Grants

#### **2.3.1 Tax Revenue**

Village Panchayats are entitled to get tax revenue such as;

i. House / Property Tax

ii. Professional Tax

iii. Advertisement Tax

### **i) House / Property Tax**

Section 172 of Tamil Nadu Panchayats Act, 1994 empowered the Village Panchayats to levy House Tax / Property Tax vide G.O.(Ms).No.255, Rural Development and Panchayat Raj Department, dated 13.12.1999. Every approved building constructed in the Village Panchayat area is levied with House Tax / Property Tax by the concerned Village Panchayat. Self-Financing Institutions are subjected to Property Tax from the year 2008-09 onwards. An amount of Rs.288.38 crore has been collected by the Village Panchayats as House Tax / Property Tax for the year 2021-22.

### **ii) Professional Tax**

The Village Panchayats are empowered to collect Professional Tax. Section 198-B of the

Tamil Nadu Panchayats Act, 1994 provides for the levy and collection of Professional Tax payable by the employees from their salaries or wages and the employer has to deduct the same and remit to the concerned Village Panchayats. Accordingly, during 2021-22, an amount of Rs.139.59 crore was collected.

### **iii) Advertisement Tax:**

The panchayats are empowered to levy Advertisement Tax in exercise of the powers conferred by Section 172, 220 and 242 of the Tamil Nadu Panchayats Act, 1994. Tamil Nadu Panchayats (Licensing of Hoardings and Levy and Collection of Advertisement Tax) Rules, 2009, laid rules that the Government by its order shall fix the minimum and maximum rates of annual rent to be collected from the licensees for the erection of hoarding in rural areas which will be collected by the Executive Authority concerned and credited into the General Fund.

### **2.3.2 Non-Tax Revenue**

The Village Panchayats are entitled to get revenue from the following sources as non-tax revenue:

- i) Licensing fee for building plan and layout approval
- ii) Fees and charges on Dangerous and Offensive trades
- iii) Market fee
- iv) Water charges
- v) Fee on cart stand
- vi) Social Forestry auctions
- vii) Fishery rentals
- viii) 2-C patta fee
- ix) Income from markets and fairs
- x) Fee from ferries
- xi) Fines and penalties
- xii) Mines and Minerals seigniorage fee and lease amount

## **i) Layout and Building Plan approval**

Tamil Nadu Combined Development and Building Rules, 2019 have been notified in the Tamil Nadu Government Extraordinary Gazette No.43, dated:04.02.2019.

Approval of residential buildings with plinth area upto 10,000 sq.ft. with certain conditions and commercial buildings plinth area upto 2,000 sq.ft. are granted by the Village Panchayat President. The layout plan of a land is to be approved by the Village Panchayat President with the prior concurrence of the Director of Town and Country Planning / Chennai Metropolitan Development Authority or his authorized Joint Director or Deputy Director.

## **ii) Water Charges**

The Village Panchayats are collecting water charges for individual house service connections in rural areas. A deposit amount of Rs.1,000 is collected from the households for providing water connection. The household also has to make

payment of Rs.50 every month as water charges. Accordingly, a sum of Rs.128.26 crore has been collected towards water charges during the year 2021-22.

## **Grants to Rural Local Bodies**

### **2.3.3 State Finance Commission Grant**

Tamil Nadu is one of the States that regularly constitutes the State Finance Commission once in 5 years as mandated by 73<sup>rd</sup> Amendment to the Constitution of India and Section 198 of the Tamil Nadu Panchayats Act, 1994. Major functions of the State Finance Commission are:

1. Distribution of the net proceeds of taxes, duties, tolls and fees leviable by the Government between the State and the Panchayats
2. Determination of taxes, duties, tolls and fees which may be assigned to the Panchayats

3. Grants to the Panchayats from the consolidated fund of the State
4. Measures needed to improve the financial position of the Panchayats

So far, five State Finance Commissions have been constituted since 1994 for devolution of funds to the Local Bodies.

**i) Fifth State Finance Commission (2017-18 to 2021-22)**

Based on the recommendations of the 5<sup>th</sup> SFC, funds are devolved to the Rural and Urban Local Bodies. The following are the major recommendations of the fifth SFC (2017 to 2022) for which orders have been issued by the Government.

- a) 10% of State's Own Tax Revenue will be devolved to Rural and Urban Local Bodies.
- b) Devolution grant will be shared in the ratio of 56:44 between Rural and Urban Local Bodies.

- c) The vertical sharing ratio among three tiers of Rural Local Bodies shall be 8:37:55 for District Panchayats, Panchayat Unions and Village Panchayats respectively.
- d) Minimum Lumpsum Grant to the Village Panchayats increased from Rs.5 lakh to Rs.7 lakh per year from the year 2017-18.
- e) Minimum Lumpsum Grant to Panchayat Unions increased to Rs.40 lakh per annum per Panchayat Union.
- f) Horizontal distribution of SFC devolution to Rural Local Bodies will be done on the basis of the following formula:

**Table 2.1**

- a) Population as per 2011 : 60%  
census
- b) Area : 15%
- c) SC / ST population : 15%
- d) Per capita consumption : 10%  
expenditure distance



- g) Capital Grant Fund has been established to replace the Infrastructure Gap Filling Fund, which aggregates to 20% of the devolution intended for Rural Local Bodies.
- h) Pooled Fund for Deficit Rural Local Bodies has been created which aggregates to 10% of overall devolution intended for Rural Local Bodies.

The Government has released an amount of Rs.6149.23 crore as grant to Rural Local Bodies for the year 2021-22.

## **ii) Sixth State Finance Commission**

The sixth SFC constituted in 2020 by the Government has submitted its recommendations and it is under consideration.

### **Capital Grant Fund (CGF)**

Capital Grant Fund was created on the recommendation of 5<sup>th</sup> State Finance Commission and 20% of the overall devolution of SFC grant to Rural Local Bodies is earmarked for this grant.

Of this 20%, CGF 20% shall be set apart for taking up projects which are deemed to be of importance at the State level.

The Government has released an amount of Rs.1229.84 crore as Capital Grant Fund (CGF) within the overall SFC grant meant for Rural Local Bodies for the year 2021-22.

### **Pooled Fund for Deficit Rural Local Bodies**

Out of the overall SFC grant for the local bodies, 10% of fund is earmarked for Pooled Fund for deficit RLBs. Of this 10% fund, 40% will be disbursed by the Director of Rural Development & Panchayat Raj, to those Panchayat Unions and Village Panchayats recommended by the SFC which have been in deficit for at least 3 of the last 5 years.

Director of Rural Development and Panchayat Raj retains 20% of the fund and 20% is distributed among the District Collectors based on the horizontal District Panchayat wise share. These funds will be utilized by the Director of Rural

Development and Panchayat Raj to provide grant to those Village Panchayats and Panchayat Unions which have financial problems which cannot be met out by the other Schemes due to paucity of funds.

20% of the Pooled fund for deficit Rural Local Bodies will be provided to Tamil Nadu Water Supply and Drainage Board to meet the deficit on Combined Water Supply Schemes (CWSS).

The Government has released an amount of Rs.614.92 crore as Pooled Fund for Deficit Rural Local Bodies within the SFC grant to Rural Local Bodies for the year 2021-22.

#### **2.3.4 Pooled Assigned Revenue (PAR)**

The assigned revenues due to Rural Local Bodies from the proceeds of surcharge on stamp duty collected by the Registration Department is being pooled at State level for apportioning the same to the Village Panchayats and Panchayat Unions.

Accordingly, the Government have sanctioned and released from the proceeds of surcharge on stamp duty to the tune of Rs.850.37 crore as Pooled Assigned Revenue for the year 2021-22, as detailed below:

1. One third (1/3) of total allocation of Rs.283.45 crore has been apportioned to the Village Panchayats and the Panchayat Unions and the same has been earmarked for settlement of long pending dues of current consumption charges of Village Panchayats
2. The balance two-third (2/3) amount of Rs.566.92 crore has been earmarked for 'Fund for the Priority Schemes in rural areas' for implementing proposed specific development schemes in the rural areas.

### **Scheme Component of Pooled Assigned Revenue (SCPAR)**

Scheme Component of Pooled Assigned Revenue is a portion of Pooled Assigned Revenue

allotted by the Government to exclusively take special works based on need.

Since 2007-08, the State Government had been ordering pooling of assigned revenue due to the Rural Local Bodies from the proceeds of surcharge on Entertainment Tax and Stamp Duty at the State level and apportioning the same to the Rural Local Bodies and providing fund for priority schemes and works. Once GST was introduced, surcharge on Entertainment Tax was abolished.

### **2.3.5 Union Finance Commission (CFC) Grant**

The Union Government accepted the Fifteenth Union Finance Commission report in 2020. The Fifteenth Finance Commission (FFC) submitted its report in two stages one for the year 2020-21 and another for the rest of the award period (i.e., 2021-22 to 2025-26).

- The total allocation for the year 2020-21 to the RLBs of Tamil Nadu is Rs.3,607 crore of which Tied and Untied Grant will be in 50:50 ratio.
- Total allocation for the year 2021-22 is Rs.2666 Crores. Out of this Tied and Untied Grant will be in the ratio of 60:40.
- Untied Grant may be utilised for the Local specific needs as permitted by the Government other than salary and Establishment expenditure.
- The 50% portion of the Tied Grant should be utilised for water Supply, water conservation, Rain Water harvesting and recycling of water and the remaining 50% will be utilised for sanitation and open defecation free related activities.

The Fifteenth Union Finance Commission has also recommended that its Grant, Basic and Tied, should be distributed to all the tiers of the

Panchayats in the State on the basis of the accepted recommendations of the latest State Finance Commission (SFC) and also in conformity of the following bands recommended by the 15<sup>th</sup> CFC.

The vertical sharing ratio among three tiers of Rural Local Bodies is as follows:

District Panchayats	5 %
Panchayat Unions	15 %
Village Panchayats	80 %

Distribution of fifteenth Finance Commission Grant within the tier shall be as per the Horizontal Distribution formula as recommended by fifth State Finance Commission, as given below:

Population as per 2011 Census	60%
Area	15%
SC / ST Population	15%
Per Capita Consumption Expenditure Distance	10%

## Allocation

Total allocation for the entire award period of fifteenth Union Finance Commission is detailed below:

**Table 2.2**

(Rs.in crore)

<b>Year</b>	<b>Total Grant</b>	<b>Untied (40%)</b>	<b>Tied (60%)</b>
2021-22	2666	1066.4	1599.6
2022-23	2761	1104.4	1656.6
2023-24	2791	1116.4	1674.6
2024-25	2957	1182.8	1774.2
2025-26	2884	1153.6	1730.4
<b>Total</b>	<b>14059</b>	<b>5623.6</b>	<b>8435.4</b>

## 2.4 e-Governance initiatives

### Making Public Services Online

All services rendered to the public by the village panchayat and the panchayat union are being currently done in offline manual mode. To bring in greater transparency, accountability and



improve ease of living for the rural people, it is necessary to make available all public services online.

The department has commenced the process of making all public services online through a portal. In 2022-23, rapid strides will be made to create the portal and shift many functions and services to online mode.

### **Tax Payment Portal**

National Informatics Centre, Chennai is developing an online portal to bring Property Tax, Water Charges, Professional Tax and other G2C services online. The software is currently being tested as a pilot in few villages and blocks and will be launched across the State in 2022-23.

### **Layout & Building Plan online**

Village Panchayats are giving approvals to the layouts developed in rural areas after getting technical clearance from the concerned planning authorities like Chennai Metropolitan Development

Authority and Directorate of Town and Country Planning. They also approve Building Plans.

The current manual method will be replaced by online approval mechanism through a dedicated portal developed by Tamil Nadu e-Governance Agency. This system will be introduced during 2022-23 in all the Village Panchayats in the State for greater efficiency and transparency.

### **Ensuring Ease of Business in rural areas**

To facilitate industrial development in rural areas, Industrial building plan approval, Trade licenses and Road Cutting permissions / restorations will be moved to online system in rural areas in coordination with Guidance Bureau through a single window portal.

### **e-Transfers for Utility Payments**

Village Panchayats are responsible for maintenance and operation of street lighting and water supply and have to regularly make payments to both TANGEDCO and TWAD Board. However, the whole payment process is being done in a manual way through cheque. This often leads to delayed payments, problems in

reconciliation of dues and disputes in service quality. Hence, the following two initiatives at G2G e-Governance have been undertaken:

**a. Verification of Electricity Service Connections:**

In order to ensure water supply and street lights in rural areas, the Village Panchayats have availed electricity service connections from Tamil Nadu Generation and Distribution Corporation (TANGEDCO). At present there are 5 lakh connections utilized by the Village Panchayats. These service connections are at present assessed, reconciled and paid manually to TANGEDCO by the Village Panchayats. A lot of hardship is being faced to get the reconciled statement at every level for TANGEDGO and RD & PR.

Hence, in order to ensure transparency and accountability from both sides, online based payment and reporting mechanism has been devised. A National Automated Clearing House System of payment by the Village Panchayats to TANGEDCO has been finalized. As a prerequisite to

enter the Online (NACH) payment mechanism, while listing of electricity service connections utilized by the Village Panchayats has been undertaken. As a cost cutting and cost saving measure, the electricity service connections which are defunct and qualified to be disconnected are identified by the Village Panchayats by utilizing a dedicated Android Application developed by National Informatics Centre (NIC).

The new system of payment has been tested in Vengaivasal Village Panchayat of St. Thomas Mount Block of Chengalpattu District in pilot mode and it will be scaled up to all Village Panchayats throughout the State in 2022-23.

#### **b. Payment for Bulk Water to TWAD Board**

A similar system of automatic clearance and settlement of dues will be launched for payment of Bulk Water by Village Panchayats to TWAD Board.

#### **Renovation of Panchayat Office buildings:**

The Village Panchayat Offices are the symbol of local self-government and grass root democracy. Many old buildings are still in good condition but requires painting. 3671 Village

Panchayat buildings were given a facelift before the Pongal festival of 2022 to create a better ambience for the visitors and local body representatives.

**New buildings for Health Department under 15<sup>th</sup> Finance Commission:**

One of the subjects mentioned in the Eleventh Schedule is Health and Sanitation. The Government has now given orders to construct 245 various types of health facilities by Rural Development and Panchayat Raj Department for the year 2021-22.

**Table 2.3**

<b>S. No.</b>	<b>Name of the Health Infrastructure</b>	<b>Total No of Units approved</b>	<b>Unit cost Rs in lakhs</b>
1.	Health Sub-Centre Buildings	170	30
2.	Primary Health Centre Buildings	13	60
3.	Block Public Health Buildings	62	50

The Rural Development and Panchayat Raj Department will execute these works to ensure better last mile delivery of health services to the rural people in the State.

## **2.5. Election to Rural Local Bodies State Election Commission**

The Tamil Nadu State Election Commission was established in 1994 as an independent and autonomous constitutional authority to conduct elections to both urban and rural local bodies in the State. The superintendence, direction and control of the preparation of electoral rolls are also vested with the Tamil Nadu State Election Commission.

## **Constitution of State Delimitation Commission**

Section 28 of the Tamil Nadu Panchayats Act, 1994 necessitates the delimitation of territorial wards of Rural Local Bodies after every census. In exercise of the powers conferred by

Section 12 of the Tamil Nadu Delimitation Commission Act, 2017 (Tamil Nadu Act 23 of 2017), the Delimitation Commission has been constituted.

### **Rural Local Body Elections**

Based on the delimited wards of RLB's of 27 Districts, the notification for the same was done and ordinary elections to the Rural Local Bodies in 27 districts were completed during 2019-20. After the assumption of this new Government, the delimitation for the wards of Rural Local Bodies of newly reorganized 9 districts have been completed. Accordingly, the ordinary elections to the above Rural Local Bodies have been conducted by the State Election Commission on 06.10.2021 and 09.10.2021.

### **2.6. Women in Panchayat Administration:**

The Government has taken earnest efforts to increase the representation of women in Panchayat Administration. Though the Government

reserved 50% of the offices and seats to women in the Rural Local Body elections held during 2019 and 2021, it has exceeded and 56% of the total seats and offices are occupied by women. Of the total 12525 Village Panchayats, 7012 (56%) Presidents are women, out of 388 Panchayat Unions, 242 Panchayat Union chairpersons are women (62%). Likewise, out of total 36 District Panchayat chairpersons, 20 (55%) are women. Further out of total 1,18,978 Rural Local Body representatives, 67756 are women and thus constitute 56%. The Government is fully committed to empower women representatives through capacity building and leadership programmes.



## **3. State Schemes**



### **3.1. Anaithu Grama Anna Marumalarchi Thittam-II (AGAMT-II)**

Anaithu Grama Anna Marumalarchi Thittam was a landmark scheme taken up during 2006-2011 with a focus on comprehensive development of all village panchayats. This scheme aimed at improving the overall basic infrastructure facilities in all village panchayats in a phased manner over a span of five years. An amount of Rs.20 Lakhs was provided to every Village Panchayat to ensure minimum basic facilities. The compulsory works included rejuvenation of a Pond, formation of a Rural Library with provision of furniture and books, creation / improvement of Common Burial Grounds / Cremation sheds and establishment of Community / School Sports Centre with required equipments in every Village Panchayat. The scheme created a positive impact on the rural people.

Anaithu Grama Anna Marumalarchi Thittam-II (AGAMT-II) is now relaunched to

ensure holistic development of all habitations in every panchayat in the state through equitable distribution of resources. It will be implemented in a phased manner over a period of five years from 2021-22 to 2025-26. The scheme is designed to address critical infrastructural needs and comprehensive development by leveraging and converging schemes across 16 departments towards better impact on rural people.

### **3.1.1 Selection of Village Panchayats**

Under AGAMT-II equal number of Village Panchayats (around 20%) are selected every year at block level, thereby consequently at District and State level. The percentages are worked out to ensure selection of 20% village panchayats while keeping the outlay around Rs.1200 Crore per year. By this method, Village Panchayats have been selected for the 5 years.

### **Fund Allocation**

In Anaithu Grama Anna Marumalarchi Thittam-II, a minimum basic grant of Rs.30 lakh is

provided to all village panchayats and Rs.5 lakh to each village panchayat as Performance Incentive fund and 2% of total allocation is for Administrative Costs, IEC, Documentation and Capacity Building activities. Population Grant, Habitation Grant have been assessed by giving weightage of 50% for number of Habitations and 50% for Population.

For Performance Incentive Fund, the Village Panchayats will be assessed on the following 9 criteria and it will be sanctioned by the District Collector in proportion to the number of parameters achieved:

1. 100% Assessment of all Commercial, Industrial establishments and other institutions.
2. 100% Collection of property tax and house tax.
3. 100% Settlement of EB charges / water charges to TWAD.

4. 20% reduction in energy consumption for street light and water supply compared to the previous 12 month average
5. 100% usage of toilets and free from Open defecation
6. 100% removal of encroachment in the rural water bodies and OSR lands.
7. 100% Rain Water Harvesting structures in the Government and Private Buildings and its usage to be ensured.
8. Village Panchayat should have prepared a Sanitation Saturation Plan with respect to Solid and Liquid Waste Management and executed atleast 80% of the plan components and to ensure grey water free Village Panchayats.
9. Tree Plantations should be carried out to an additional extent of atleast 1% of the area of the panchayat (@500 Trees per Hectare). (ensure each household has to plant at least 2 saplings).

## **Comprehensive Habitation Survey**

Infrastructure Gap Survey was conducted in all the habitations by a survey team consisting of officials, PLF members and Village Panchayat President of the village panchayats proposed for the first year of implementation of AGAMT and details have been collected about the existing and required basic facilities.

Based on the outcome of the survey, the infrastructure requirement for each habitation has been assessed and a priority need of all habitations in the panchayat was finalized.

Based on the survey, the works are categorised into two broad categories (1) Funded by AGAMT, (2) Convergence with Rural Development Schemes and Other Department Schemes.

## **Scheme components:**

The components are as follows:

**Table 3.1**

<b>Sl. No.</b>	<b>Work Category</b>	<b>Fund Allocation</b>
1.	Rejuvenation of Water Bodies	30%
2.	Creation and Upgradation of Streets and Lanes in Habitation	25%
3.	Creating Infrastructure facilities to the burial ground which are proposed as Samathuva Burial Ground	10%
4.	Infrastructure Development in Schools and Creating Public Utilities	15%
5.	Clean and Green Villages	10%
6.	Livelihood and Marketing Facilities in Convergence	10%

Minimum 30% of the fund will be allocated to SC/ST Habitations / areas.

The scheme is funded through State, Devolution and Scheme Component of Pooled Assigned Revenue (SCPAR).

Anaithu Grama Anna Marumalarchi Thittam-II (AGAMT-II) will be implemented parallely in 2657 village panchayats (of 2021-22) with an outlay of Rs.1455 crores and in



2544 village panchayats (of 2022-23) at an outlay of Rs.1155 crore.

### **3.2 Revival of Rural Libraries under Anaithu Grama Anna Marumalarchi Thittam during the year 2022-23**

The Article 243-G, along with the XI Schedule of Constitution of India and Section 111 of the Tamil Nadu Panchayats Act, 1994 empowers the Village Panchayats to open and maintain libraries / reading rooms in the Villages. Accordingly, 12,618 Rural Libraries were established from 2006-07 to 2010-2011 under Anaithu Grama Anna Marumalarchi Thittam.

The new libraries under AGAMT-I included construction of a New Building, provision of furniture and a comprehensive collection of new books. Due to non-maintenance and lack of patronage to the above libraries during the past 10 years, most of them require repairs and renovation.

## **Objective of Scheme**

The basic objective of establishing libraries was to create habit of reading and introduce the rural youth and children to the world of books to enhance knowledge and enable critical thinking, which is important for career growth and self-development. It will also provide exposure to topics and books normally not available in rural areas. Further, this will also encourage rural youth to prepare for competitive exams like Civil Services, TNPSC, Railway recruitment, etc.

## **Plan for Revival of AGAMT Libraries**

In order to achieve the above objective, it is proposed to revive all the 12,525 Anaithu Grama Anna Marumalarchi Thittam rural libraries in the Village Panchayats in the next three years i.e. from 2021-22 to 2023-24. The rural library buildings will be repaired and renovated with provision of ramp and toilet, replacement of damaged furniture and improved collection of additional books. During 2021-22, 4,116 libraries

i.e one third of the total libraries has been taken for renovation at an estimated cost of 91.75 Crore.

The additional books required for the Anaithu Grama Anna Marumalarchi Thittam Libraries will be selected at the State Level by a Committee under the Chairmanship of Director of Rural Development and Panchayat Raj.

Detailed guidelines regarding the mode of appointment of honorary librarians in Anaithu Grama Anna Marumalarchi Thittam Libraries were issued in G.O(Ms) No.177, Rural Development and Panchayat Raj (SGS-2) Department, Dated:25.10.2007, G.O(2D) No.66, RD &PR (SGS-1) Dept., Dated:12.07.2013 and G.O (Ms) No.148, Rural Development and Panchayat Raj (SGS-1) Department, Dated:14.12.2021.

During the year 2022-23, 4116 Libraries will be renovated at an estimated cost of Rs.89.50 Crore.

### **3.3 Periyar Ninaivu Samathuvapuram**

The Government of Tamil Nadu had launched the **“Periyar Ninaivu Samathuvapuram”** in the year 1997-98 to promote social justice and spread Thanthai Periyar’s message of social equality. This is one of a kind landmark scheme conceived by the former Chief Minister Kalaingnar Karunanithi for ushering in communal harmony in rural areas as part of the Golden Jubilee celebrations of Indian Independence in the year 1997. An area of 8-10 acres was identified to create a model village with 100 houses along with civic infrastructure. The houses were allotted to houseless poor people belonging to different communities.

Totally, 238 Samathuvapurams were constructed in two spells, i.e., 145 Samathuvapurams during the period from 1997 to 2001 and 93 Samathuvapurams during the period from 2008 to 2011. Due to various reasons 5 Samathuvapurams out of the 93 established during 2008-2011 were not allotted to

beneficiaries. The Samathuvapurams being symbols of social justice and communal harmony the Government has decided to repair and renovate all Samathuvapurams (including the 15 Samathuvapurams located in urban areas) in a phased manner.

The renovation of Samathuvapurams will be taken up in two phases:

- a) In Phase-I, 145 Samathuvapurams constructed during 1997-2001 and 4 unallotted Samathuvapurams constructed during 2008-2011 have been taken up for renovation in the year 2021-22.
- b) In Phase-II, remaining 88 Samathuvapurams constructed during 2008-2011 will be taken up for renovation during the year 2022-23.

Renovation of Samathuvapurams includes repair / reconstruction of houses and refurbishment of common infrastructure like water supply, roads, street lights, play grounds, parks

and other infrastructure facilities such as community hall, library, anganwadi, public distribution shop, school building, etc. Apart from that maintenance of old Periyar Statue, erection of new Periyar statue and maintenance of arch will be taken up.

### **Allocation of Funds**

In respect of minor repairs and general maintenance, an average cost of Rs.50,000/- per house is provided as one-time assistance to beneficiaries. The minor works will be executed through the concerned beneficiaries. All houses requiring reconstruction / relaying of roof will be done by adopting due tender process with the consent of the beneficiary. Resident welfare association will be formed in each Samathuvapuram to ensure the involvement of the beneficiaries during the renovation and also to ensure further maintenance as this will be a onetime support given by the Government.

For the first year, renovation of the 149 Samathuvapurams are being carried out at a total outlay of Rs.190 crore.

### **3.4 Member of Legislative Assembly Constituency Development Scheme (MLACDS)**

The objective of this scheme is to enable the Members of Legislative Assembly to identify critical infrastructure gaps in their constituencies propose such works under MLACDS. This scheme is being implemented in the State both in rural and urban areas. The fund allocation under the scheme is Rs.3.00 Crore per Constituency per annum.

The District Collectors accord administrative sanction for the works recommended by the Members of Legislative Assembly and also select the implementing agency. For the year 2021-22 new guidelines were released for the Scheme vide G.O (Ms) No.145 of Rural Development and Panchayat Raj (SGS-1) Dept., dated 10.12.2021

According to the new guidelines, out of Rs.3 crore, Rs.90 lakhs is earmarked for priority works and for the remaining Rs.2.10 crore MLAs can choose any work of their choice not falling within the 'Negative list'.

For the year 2022-23, a sum of Rs.705 crore will be allocated.

### **3.5 Namakku Naame Thittam (NNT)**

Dr.Kalaingar M.Karunanidhi, Hon'ble former Chief Minister of Tamil Nadu during the Budget Speech 1997-98 announced the Namakku Naame Thittam (NNT) for encouraging people's participation in the creation of public assets. The scheme aims to promote and strengthen the self-help and self-reliant attitude of the community. The guidelines for the implementation of this scheme were issued in G.O. (Ms).No.112, Rural Development Department, dated:01.06.1998.



Individuals, groups, institutions, companies or the local community can choose a work to be executed and send a letter accepting to contribute one-third of the amount by means of demand draft to the District Collector. If the public contribution is 50% or more of the estimated value of the work, the District Collector shall permit the contributor or the agency to execute the work without tender.

For the implementation of Namakku Naame Thittam during the year 2021-22, the Government have issued G.O.(Ms).No.147, Rural Development and Panchayat Raj (SGS.1) Department, Dated:14.12.2021 by sanctioning a sum of Rs.100 crore and also issued detailed guidelines for the implementation of the Scheme.

To encourage public and institutions to take more works in SC/ST habitations, the Government in G.O.(Ms).No. 24, Rural Development and Panchayat Raj (SGS.1) Department, Dated:08.03.2022, have issued revised guidelines

to the effect that in respect of SC/ST habitations, minimum public contribution have been relaxed to 1/5<sup>th</sup> of the estimate value of the work. If the contribution for the works to be taken up in SC/ST habitations is 1/3<sup>rd</sup> of the estimate value of the work, the District Collector shall permit the contributor or the agency to execute the work without tender.

For the year 2022-23, the scheme will be implemented with the budget outlay of Rs.100 crore.

### **3.6 Rural Infrastructure–Roads**

Ensuring connectivity for better mobility and speedy access to services through good quality rural roads is an indicator of a State's development. Improvement of rural roads and maintenance of the vast road network in serviceable condition is one of the important functions of this department.

The Department has a core-prioritization within the overall rural road network for providing

connectivity to unconnected habitations, improvement of bus plying roads, important link roads connecting market places, educational and health centres.

In Tamil Nadu, there are 1.55 lakh km of Panchayat and Panchayat Union roads. These rural roads have various surfaces. Of these, 68% are paved roads and 32% are unpaved roads. The upgradation of other surfaces to BT roads is taken up based on necessity and priority. The details of Panchayat and Panchayat Union roads are given below, depending on the type of surface.

**Table 3.2**

Sl. No.	Surface category	Panchayat Union Roads	Village Panchayat roads	Total
		Length in Km.		
1	Black Topped	25,720	76,369	1,02,089
2	Cement Concrete	319	3,246	3,565
3	Double layer WBM	140	1,771	1,911
4	Single layer WBM	360	9,575	9,935
5	Gravel	149	4,622	4,771
6	Earthen	901	32,179	33,080
<b>Total</b>		<b>27,589</b>	<b>1,27,762</b>	<b>1,55,351</b>

**Table 3.3**

**Cost for upgradation of Roads for the year 2021-22**

<b>Sl. No.</b>	<b>Surface Details</b>	<b>cost per Km (Rupees in lakhs )</b>
1.	Earthen to BT surface	49.11
2.	Gravel to BT surface	43.02
3.	Single layer WBM to BT surface	27.06
4.	Two layer WBM to BT surface	17.84

**3.7 Tamil Nadu Rural Roads Improvement Scheme (TNRRIS)**

The objective of Tamil Nadu Rural Roads Improvement Scheme is to address the critical gaps in upgradation and strengthening of the road network and is funded from State Finance Commission Grant Fund.

**Salient Features of TNRRIS**

- The scheme is implemented under two streams. The upgradation of Non-BT roads to BT roads and strengthening of the existing damaged BT roads are taken up.

- TNRRIS provides adequate flexibility to the Districts in the selection of various types of roads based on local needs.

So far, 29,163 km of roads have been taken up under this scheme at an estimated cost of Rs.6427.23 crore.

During the year 2021-22, 3473 km of roads were completed and an expenditure of Rs.998 crore was incurred.

### **3.8 Road Connectivity through NABARD - Rural Infrastructure Development Fund (RIDF)**

Government of India has instituted the Rural Infrastructure Development Fund (RIDF) under NABARD in 1995-96 to assist the State Governments for financing the implementation of rural infrastructure projects by the State Governments (80% Loan, 20% State Grant).

Improvement of damaged Panchayat and Panchayat Union roads, upgrading the Non-BT roads to BT standard and construction of bridges to ensure all weather road connectivity in rural areas are taken up under this scheme.

## **Salient features of this scheme**

- Bus / Mini Bus plying roads, roads used for Agricultural purpose, roads leading to industrial clusters and marketing centres, roads leading to tourism and pilgrimage centres, roads linking to Hospitals, Schools and other amenities are being taken up under this scheme.
- Minimum length of roads taken up should be 1 Km.

Under NABARD-RIDF 19,063 Km length of Panchayat / Panchayat Union roads and 431 Bridges were taken up at a cost of Rs.4053.63 crore for improvement and construction.

During the year 2021-22, 98.45 Km of roads and 45 bridges were completed and an expenditure of Rs.50.80 crore was incurred.

### **3.9 School Infrastructure Development Scheme (SIDS)**

To ensure maintenance of infrastructure facilities in Panchayat Union Primary and Middle Schools located in rural and urban areas, from 2021-22 onwards, this Scheme was reintroduced

as School Infrastructure Development Scheme with a budget outlay of Rs.115 crore.

The aim of the Scheme is to ensure maintenance, repair and renovation of existing infrastructure facilities and providing modern amenities in the Panchayat Union Primary and Middle Schools located in rural and urban areas.

For 2022-23, SIDS will be implemented with the budget outlay of Rs.115 crore.

### **3.10 Socio Economic Development Programme (SEDP)**

To curb the rise of Naxalite elements in the backward districts of Dharmapuri and Krishnagiri, Socio Economic Development Programme (SEDP) was launched in the year 2003-04.

Under this scheme, a sum of Rs.750 lakh is allocated to take up various works related to socio-economic empowerment of people in remote areas like education, health, livelihood and employment generation and infrastructure for last mile connectivity to fast track the development of erstwhile Naxal affected areas in Dharmapuri and Krishnagiri districts.

### **3.11. Model Village Award**

In order to encourage the Village Panchayats to take initiatives towards ODF Plus and to recognize the initiatives taken by the Panchayat administration in creating clean, green and eco-friendly villages, the **“Model Village Award”** was constituted based on the criteria related to sanitation and cleanliness.

G.O. (Ms) No.141, Rural Development and Panchayat Raj (PR.II) Department, dated:02.12.2021 has been issued for the implementation of “Model Village Award” with a shield and cash Prize of Rs.7.50 lakh each to one best performing Village Panchayat in each district. Also, a shield and cash Prize of Rs.15 lakh each to three best performing Village Panchayats at State level.

The selection of best model Village Panchayats is under process and the awards will be distributed during the Independence Day celebrations to be held on 15<sup>th</sup> August, 2022.



## **4. Union Schemes**



## **4.1 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

### **4.1.1.MGNREG Scheme implementation in Tamil Nadu**

The Mahatma Gandhi National Rural Employment Guarantee Scheme was launched by the Government of India in February 2006 to provide 100 days of employment in a financial year to any rural household whose adult members volunteer to do unskilled manual work.

### **4.1.2.Salient Features of the Scheme**

Ten major entitlements of the scheme are:

- i. Right to a Job Card
- ii. Right to demand and receive work within 15 days
- iii. Right to un-employment Allowance
- iv. Right to plan and prepare a Shelf of Projects.

- v. Right to obtain work within a radius of 5 km
- vi. Right to work-site facilities
- vii. Right to notified wage rate
- viii. Right to receive wages within 15 days
- ix. Compensation for delay in payment of wages
- x. Right to time bound redressal of grievances and right to conduct concurrent social audits of all MGNREGS expenditure

1. MGNREGS 'work week' starts from every Thursday and ends on next Wednesday. Works are taken up in clusters within a village.
2. The wages for unskilled labour have been fixed based on the Rural Schedule of Rates (RSoR). As per the revised Schedule-I of MGNREG Act, the Schedule of Rate for wages of unskilled labour is so fixed that an

adult unskilled labourer working for eight hours which includes an hour of rest (i.e., 7 hours of effective work) will earn wages equal to wage rate.

3. Government Order for Special Rural Schedule of Rates (RSoR) for differently-abled was adopted which provides either special activities for the differently-abled workers or special provisions for undertaking earthwork related activities.
4. No contractors or labour displacing machineries are allowed.
5. For all civil construction works RSoR should be adopted for Labour Component and PWD SoR in respect of other materials involved.
6. Every individual worker in a household is entitled to a job card so that they can apply and receive work. Renewal of job cards are

being done once in 5 years. New job cards were issued to all active workers after 100% verification from 01.04.2022 and it will be valid for 5 years.

7. From 2017-18, e-MR has been adopted in all the 12,524 Village Panchayats.
8. The notified wage rate for the year 2021-22 was Rs.273 per day. The wage rate has been revised to Rs.281 per day with effect from 01.04.2022 for Tamil Nadu for both men and women without any difference.
9. If the distance of worksite exceeds 5 Km, additional wage of 10% of existing wage rate is payable to meet the cost towards the additional transportation and living expenses. However, in Tamil Nadu, worksites are being selected in such a way that works are available within a radius of 2 km.

10. Facilities such as drinking water, First-Aid kit, shade etc., are provided in all work sites.
11. Grama Sabha conducts the Social Audit in respect of MGNREGS works through Social Auditors, i.e. Community Resource Persons trained from SHG members.
12. All workers shall have a right to participate in the Grama Sabha and decide the Shelf of Works with the order of priority to be taken up under MGNREGS in their Village Panchayat.
13. Citizen Information Boards depicting the details of work i.e., Name of the work, sanctioned amount, duration of work etc., are installed in all worksites.
14. 79.70 Lakh workers have been provided employment out of the 67.69 Lakh Rural Households.

### **4.1.3. Funding Pattern**

The three main components under MGNREGS are:

1. Wage Component for Unskilled Labour (100% funded by Union Government).
2. Material Component for Civil Works including use of materials (75 % by Union Government and 25% by State Government).
3. Administrative Component for Salary and other expenditure (100% by Union Government).

As per guidelines, the overall material expenditure should not be more than 40% of total expenditure.

### **4.1.4. Timely Payment and Payment through Banks**

During the financial year 2021-22, 100% of wage payment to workers have been made within



15 days and MoRD has changed the timely payment (Stage-I) to T+8 days and (Stage-II) T9 -T15 days.

The State switched over to National electronic Fund Management System (Ne-FMS) from 07.11.2016 wherein the 100% of wages are credited to the workers Bank accounts directly from Union Government.

Likewise, Administrative and material expenditure under MGNREGS is made through e-FMS from 01.04.2017 onwards.

#### **4.1.5. Permissible Works**

The Schedule-I of the MGNREG Act provides list of permissible works categorized into 4 parts. Based on the various works mentioned in the Schedule, the Management Information System (MIS) has listed 262 types of works permissible under the Programme. Of these, 182 works are related to Natural Resource

Management and 164 works are related to agriculture and allied activities.

#### **4.1.6. Natural Resource Management Works under MGNREGS (NRM) / Agriculture and Allied Activities.**

MGNREGS has been focusing on Natural Resource Management works which includes Drought Proofing activities like Afforestation, Avenue Tree Plantation, artificial recharge of Ground water through water harvesting structures like Check Dams, Recharge Shafts, Percolation Ponds, Trenches, soak pits, farm ponds. Also, works for increasing the storage capacities of surface water sources through desilting of supply channels / field channels, rejuvenation of traditional water bodies, etc. are permitted.

Based on the Water Conservation Mission framework issued by Union Government (MoRD), 65% of expenditure should be made on Natural Resource Management works and 60% of expenditure on Agriculture and Allied works. Tamil

Nadu has been focusing on Natural Resource Management (NRM) Works for Individuals and Community, particularly in the water stressed blocks. In 2021-22, a total of 3,38,835 NRM works were taken up out of which 2,07,119 works are completed at an expenditure of Rs.7403.92 crore which is 78.20% of total expenditure.

#### **4.1.7. 100-day Campaign for Water Harvesting (2021)**

A 100-day campaign in a mission mode across the State was taken up during the months from September–November, 2021 and 27,973 water harvesting structures were constructed. The Campaign was designed compliment the Jal Shakti Abhiyan-Catch The Rain Campaign (JSA:CTR) of the Government of India. Nearly 4,057 Check dams, 5,681 Trenches, 16,784 Farm ponds, 6,283 Sunken Ponds and 1,562 Percolation Ponds were taken up during this period. The Campaign has revived the interest

among local communities for water conservation and protection of water bodies.

#### **4.1.8. 75 day Campaign for water conservation works (2022)**

In 2022, a 75 day Campaign has been launched from March 22 (World Water Day) to June 5<sup>th</sup> (World Environment Day) with two objectives:

1. To ensure that every drop of rain water is harvested in rural areas during the campaign period it is planned to create 23,000 Water Harvesting Structures like Farm Ponds (2,500), Check Dams (2,000), Trenches (4,500), Rooftop Rainwater Harvesting Structures (4,000) etc., before the onset of monsoon in Tamil Nadu.

2. To ensure increase in Green cover 10,000 Saplings will be raised each nursery in every block across the State over the next 75 days. After the 75 day period, these plants would have attained 3 feet or above and taken up

for plantations in the South West Monsoon Districts in June-July and in the North-East Monsoon Districts in September-October.

#### **4.1.9. Monitoring**

##### **National Mobile Monitoring System (NMMS)**

Union Government has launched the National Mobile Monitoring System App on 21<sup>st</sup> May 2021 and mandated it's daily use by all states. The NMMS App enables transparent monitoring of daily attendance by logging attendance details at the site, twice a day. The field level implementing officers have to monitor and ensure that every day attendance of MGNREGS workers is taken through NMMS App only for all ongoing works across the State. Proper training has been given to all worksite facilitators and field Officials at Block level and District level officials to monitor the progress on daily basis.

## **Area Officer Inspection App**

Area Officers Monitoring Visit Application has been launched on 21.05.2021 by the Union Government for the effective implementation of Rural Development schemes. This app will facilitate the officials of the state to record their field visit findings through online mode. The App will also allow the officials to record time stamped and geotagged photograph for all the schemes launched by Department of Rural Development. This App will help hassle free reporting of field visit with a provision to view the field visit report by the senior officials through the rural.nic.in website.

### **4.1.10 Transparency**

#### **Social Audit**

As per the Mahatma Gandhi National Rural Employment Guarantee Audit of Schemes Rules, 2011, Section 3 (1) the State Government shall facilitate the conduct of Social Audit of the

works taken up under the Act in every Gram Panchayat at least once in six months by the Gram Sabha. Social Audit is a comprehensive audit done by the people with the guidance of the Social Audit staff. Apart from financial aspects, it looks at processes and Social, equity and performance aspects. It is an Information, Education and Communication (IEC) tool, which enforces transparency and accountability and promotes participation of stakeholders in all stages (planning, design, implementation and evaluation) of Development initiatives.

### **Institutional arrangement for Social Audit**

Social Audit Society of Tamil Nadu (SASTA) has been constituted under Tamil Nadu Societies Act, 1975 as per the provisions of guidelines of Government of India. Independent Director from other than Rural Development department is posted. There are Joint Director, State Level Monitors to monitor and facilitate the social audit process in Village Panchayats.

District Resource Persons assisted by Block Resource Persons are placed in all Districts and Blocks to facilitate Village Panchayat Resource Persons (VPRP). VPRPs are selected by Gram Sabha and randomly allocated Villages where they facilitate the process of Social Audit by Gram Sabha.

### **Social Audit Process:**

Village Panchayat Resource Persons (VPRP) assisted by the Block Resource persons collect documents like Muster Rolls, Payment Orders, Measurement Books, Orders from Block Program Officer / Block Development Officer and go for door to door verification of Beneficiaries, measure work site, verify assets created and correctness of payment during their field verification. The VPRP team prepare and submit report to Special Gram Sabha convened for Social Audit.



The Gram Sabha approved report is placed in High Level Committee headed by District Program Officer / District Collector to place orders for further course of action on the social audit findings raised.

### **Impact of Social Audit**

Social Audit is being conducted by the beneficiaries / stakeholders themselves, and the impact of Social Audit is seen, both among the beneficiaries and the implementing agencies. Deliberations that take place during the Special Gram Sabhas convened to discuss the Social Audit report are akin to public hearings. The process of Social Audit also helps the workers become aware of their rights and entitlements. Rectifications on the findings of the Social Audit take place in the Special Gram Sabhas. As a result of Social Audit, the practice of proper maintenance of records at Village and Block levels has also improved.

## **Social Audit Activities during 2021-22**

During the year 2020-21, regular Social Audit was not conducted due to COVID-19 pandemic. Now during 2021-22, Social Audit under MGNREGS for the year 2019-20 has been completed in 12,524 Village Panchayats.

Social Audit is now proposed to be extended to other Schemes like the National Social Assistance Programme (NSAP), Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) and 15<sup>th</sup> Finance Commission Funds.

### **4.1.11. Ombudsperson**

The Institution of District Level Ombudsperson has been created under MGNREGS for redressal of grievances and disposal of complaints relating to MGNREGS. Through a detailed selection process, Ombudsperson have been selected for 31 Districts as per G.O.(Ms).No.34 Rural Development and Panchayat Raj (CGS -1) Department, Dated:21.03.2022.

#### **4.1.12. Delay Compensation and Unemployment Allowance**

The MGNREG Act provides for compensation to workers in case of delayed payment and payment of unemployment allowance to workers where work is not provided within 15 days of its demand. In 2021-22, the Government has notified both these provisions through rules thereby setting standards in accountability under the Act.

In 2021-22, Delayed Compensation Rules under MGNREGS was notified vide Tamil Nadu Gazette Notification No.161, Dated:11.03.2022. Similarly, Unemployment Allowance Rules was notified vide Tamil Nadu Gazette Notification No.185, Dated:25.03.2022.

#### **4.1.13. Labour Budget for 2022-23**

The Labour Budget was prepared through a 'bottom up' approach by each Village Panchayat. Cluster wise analysis was undertaken for the

preparation of Labour Budget and finalization for the year 2022-23.

A Labour Budget of 22 crore persondays has been approved by the Empowered Committee, Union Government (MoRD) for 2022-23.

#### **4.1.14. Convergence with KAVIADP**

The Agriculture and Farmers Welfare Department has launched a state flagship scheme – **KAVIADP (Kalaigarnar All Village Integrated Agricultural Development Program)** and will be implemented in the same villages as Anaithu Grama Anna Marumalarchi Thittam (AGAMT-II) thereby ensuring geographical convergence. In 2021-22, 2657 village panchayats and in 2022-23, 2544 village panchayats will jointly implement both the schemes. The components of AGAMT-II pertaining to Rejuvenation of Water Bodies, Marketing and Livelihood Support, Common Infrastructural Facilities directly converge with the objectives and outcomes of KAVIADP. Similarly, a substantial

portion of KAVIADP is planned in convergence with components of MGNREGS particularly with respect to water conservation works such as construction of check dams (CC/Gabion), Farm Ponds, Trenches, Sunken Ponds, Recharge shaft arrangements etc., In addition, soil conservation works such as construction of earthen bunds, stone bunds and other land development activities are undertaken for agriculture farmers. Similarly, the Department will be setting up dedicated horticulture nurseries (1,500) and moringa nurseries (3,500) to undertake plantations in the farms of small and marginal farmers.

Thus, both KAVIADP and AGAMT-II will be converged both geographically and thematically. Special thrust under MGNREGS will be given for convergent components in KAVIADP villages. Such a holistic approach to rural development will ensure substantial improvement in multiple Quality of Life indices on a saturation mode in rural areas.

## **4.2. "Housing for All" (PMAY-G)**

### **4.2.1. Introduction**

The Union Government launched the Pradhan Mantri Awaas Yojana–Gramin in the year 2016-17 restructuring the erstwhile Indira Awaas Yojana to address the gaps in the Rural Housing programme. The Union Government's objective of "Housing for All" was to provide pucca houses with basic amenities to all poor houseless households and households living in huts and dilapidated houses in rural areas by 2022. Now, Government of India has extended the programme for another two years till 2024.

### **4.2.2. State Support to Housing**

The sharing pattern for PMAY (G) between Union and State government is 60:40. Unit cost fixed by the Union Government is Rs.1,20,000/-. But, as per SoR of Tamil Nadu, the actual cost of constructing a house of 269 sq.ft as per PMAY(G) specifications is Rs.4.62 lakh, which is much higher

than the unit cost provided by the Union Government.

In Tamil Nadu the unit cost for constructing a house under PMAY(G) is Rs.2,76,570/-. Out of this Rs.1,03,770/- is borne by the Union Government which includes Rs.72,000/- as Union Government share, Rs.24,570/- as wages for 90 persondays under MGNREGS and Rs.7200/- as Union Government Share of SBM(G) for construction of IHHL.

The Government of Tamil Nadu contribution under PMAY(G) is Rs.1,72,800/- which includes Rs.48,000/- as the State Share under PMAY(G), Rs.1,20,000/- as RCC Roofing Cost and Rs.4,800/- for construction of IHHL under the State share of SBM(G).

Hence, it could be seen that though the prescribed sharing pattern under PMAY(G) is 60:40 the actual sharing pattern under PMAY(G) in Tamil Nadu is 38:62 between Union Government and the Government of Tamil Nadu.

**Table 4.1**  
**Unit cost in Tamil Nadu**

<b>Details</b>	<b>Central Share 60%</b>	<b>State share 40%</b>	<b>Total</b>
Unit cost	Rs. 72,000	Rs. 48,000	Rs. 1,20,000
State additional fund for RCC Roofing	- -	Rs. 1,20,000	Rs. 1,20,000
Construction of Individual House Hold Latrine	Rs. 7,200	Rs. 4,800	Rs. 12,000
90 Mandays under MGNREGS	Rs. 24,570	- -	Rs. 24,570
<b>Total</b>	<b>Rs.1,03,770</b>	<b>Rs. 1,72,800</b>	<b>Rs. 2,76,570</b>

### **4.2.3. Key Features**

- a) Minimum unit (house) size is 25 sq.m. (269 Sq. ft.) including a dedicated area for hygienic cooking.
- b) Out of the total target under PMAY-G, 60% is earmarked for SC/ST, 40% for others (including 15% for minorities subject to the availability of eligible households). In all



categories, 5% of allocation is made for physically challenged persons.

- c) Socio-Economic Caste Census-2011 (SECC-2011) database is used to identify the beneficiaries through Grama Sabha under PMAY-G by arriving at a Permanent Wait List (PWL) using exclusion and inclusion criteria mentioned in Framework for Implementation of PMAY-G up to 2019-20.
- d) A detailed survey was conducted during 2018 in all Districts to identify left out eligible households in the SECC-PWL and it is named as Awaasplus.
- e) For the year 2021-22, sanction of houses is being made from "Awaasplus" database.
- f) Payment to the beneficiaries is being made directly to their bank account through Public Financial Management System (PFMS) from State Nodal Account (SNA) by generating Fund Transfer orders (FTOs) by Block Development Officers.

#### **4.2.4. Houses constructed under PMAY-G**

Under PMAY-G, the Government of India have allotted 3,27,552 houses in Phase-I (from the year 2016-17 to 2018-19) for Tamil Nadu and in Phase-II (2019 onwards) 4,89,887 houses have been allotted to the State for the year 2019-20 & 2021-22. So far, 3,34,699 houses have been completed and the balance houses are under various stages of progress and will be completed before March 2023.

#### **4.2.5. Receipt of funds from Union Government (2021-22)**

Under PMAY-G, Rs.63 crore (Union Government Share Rs.37.80 Crore and State Share Rs.25.20 Crore) has been received from the Government towards 1<sup>st</sup> tranche of 2<sup>nd</sup> instalment for the year 2018-19 on 07.01.2022 and the same has been utilised fully. Further, Rs.1485.22 crore (Union Government Share Rs.891.13 crore and State Share Rs.594.09 crore) has been received from the Government towards 1<sup>st</sup> tranche of

1<sup>st</sup> instalment during the year 2021-22 under PMAY-G for the houses sanctioned for the years 2018-19, 2019-20 & 2021-22 on 17.03.2022. In total a sum of Rs.1548.22 Crore has been received from Union Government and State Government in the year 2021-22 which is due for the years 2018-19, 2019-20 and 2021-22.

#### **4.2.6. Initiatives undertaken in 2021-22 by the State**

Following initiatives have been taken up to speed up the construction of the houses under PMAY-G.

- I. To speedup progress of construction of houses under PMAY-G, it has been decided to engage additional technical support staff @ one Technical person for every 200 pending houses through outsourcing basis temporarily for a period of six months.
- II. State Level Task Force has been formed for providing house site to Landless households

with Revenue and Rural Development and Panchayat Raj Officials as Members. Necessary instructions have been issued to all District Collectors to instruct the Revenue Department to identify un-objectionable poramboke lands to issue patta to eligible landless beneficiaries.

III. All the Districts have formed District level, Block level and Village level task force to speed up the issue of patta for house sites to the landless households in Permanent Wait List of Socio Economic Caste Census and Awaasplus.

IV. 1,280 house site patta have been issued to landless beneficiaries as on 20.03.2022 and housing allotment was made accordingly. Remaining will also be addressed through regular monthly meetings at all levels.

### **4.3. Jal Jeevan Mission**

#### **Introduction**

Jal Jeevan Mission (JJM) was launched during the year 2019-20 for providing water supply to every rural household in adequate quantity (55 LPCD) and prescribed quality on regular and long-term basis before March 2024. Such a household tap connection is called a Functional Household Tap Connection (FHTC). Community participation in planning and monitoring of water supply, ensuring sustainability of sources through Source-strengthening and water recharge and re-use are the other main objectives of the scheme.

#### **Capacity Building and IEC Activities**

IEC activities are carried out to create awareness on judicious use of water, Rain Water Harvesting, water conservation, community contribution, maintenance of assets, grey water management and payment of user charges.

## **Community Contribution towards capital cost**

JJM guidelines specifies collection of Community Contribution from the rural households to the extent of 5% of the capital cost in cash / kind / labour in Villages having more than 50% SC and/or ST population, hilly and forested areas, and 10% of the capital cost in other Village Panchayats for in-village piped water supply infrastructure and related source development works to be implemented in Village Panchayat.

## **Components of Jal Jeevan Mission**

The following components are taken up under JJM:

- i. Development of in-village piped water supply infrastructure to provide water supply through tap connections to every household;
- ii. Development of reliable drinking water sources and/or augmentation of existing sources to provide long term sustainability of water supply system;

- iii. wherever necessary; in water stressed areas bulk water transfer like CWSS (Combined Water Supply Schemes), treatment plants and distribution network to cater to every rural household;
- iv. retrofitting of completed and ongoing single village / multi village schemes (Combined water supply schemes) to provide FHTCs at minimum service level of 55 lpcd;

### **Funding Pattern**

The fund sharing pattern for implementation of works under Jal Jeevan Mission is shared by Union Government (50%) and the State Government (50%). However, for support activities and Water Quality Monitoring and Surveillance, the sharing pattern is 60:40 in respect of Union and State Government.

### **Implementation Mechanism**

The State Nodal Department for implementation of Jal Jeevan Mission in Tamil

Nadu is Municipal Administration and Water Supply Department. The Managing Director, Tamil Nadu Water Supply and Drainage Board is the Mission Director for Jal Jeevan Mission in Tamil Nadu.

The Rural Development and Panchayat Raj department undertakes the design, estimate preparation and implementation of Single Village Schemes which may be a Single Habitation Scheme or a Single Village Panchayat scheme provided the source is within the concerned Village Panchayats and the Block happens to be categorized as safe. This includes source creation, pumping main, OHTs and other storage reservoirs, street distribution system and FHTCs. Similarly, in the Multi Village Schemes (MVS) undertaken by TWAD Board, the Rural Development and Panchayat Raj Department implements In-Village infrastructure including design, preparation of estimate for providing Functional Household Tap Connections.



TWAD Board implements Multi Village Schemes (MVS) to transfer Bulk Water up to the Over Head Tanks in Village Panchayats to provide water supply which covers more than one local body i.e., more than one Village Panchayat with source located outside the Village.

**The other salient features of the scheme are:**

- Third party Inspection – Third Party Agency has been appointed to verify and check the quality of works
- Functionality Assessment is carried out based on the Quality, Quantity and Regularity of the Water supplied to the rural households
- Integrated Management Information System (IMIS) to capture the processes, Operation and functionality
- Water Quality is ensured through Field-Test Kits. The Water quality is ascertained as per the permissible limits of various parameters such as pH value, hardness, fluoride, chloride, sulphate and bacterial content

## **Operation & Maintenance**

The Village Panchayats will be responsible for the Operation and Maintenance of the Water Supply.

Minimum User Charge of Rs.30/- with regards to water tariff mentioned as per G.O.No.260, Rural Development Department, dated:09.12.1998 is followed.

The Bulk water transfer charges to TWAD board has to be paid by the Village Panchayats at the tariff rate fixed by the Government.

## **Convergence from 15<sup>th</sup> CFC and other Funds**

The water supply works proposed under 15<sup>th</sup> Union Finance Commission tied Grant (50%) and 5<sup>th</sup> State Finance Commission Grants to District Panchayat, Block Panchayat and Village Panchayat are allotted for providing In-Village components under Jal Jeevan Mission.

### **Works taken up under JJM**

- a) During the year, 2020-21, Rs.2,006.06 crore has been allotted to provide 19,74,985 FHTCs in 15,860 habitations of 35 Districts under the Single-Village Schemes.
- b) As on 25.03.2022, 16,00,983 FHTCs have been provided and expenditure of Rs.1301.27 crore was incurred.

### **Works proposed under JJM during 2022-23**

- a) Under Jal Jeevan Mission, 6 lakh functional household tap connections will be provided to 6328 habitations in 30 districts at an estimated cost of Rs.500 crore.
- b) Under 15<sup>th</sup> finance commission tied grant, 6.5 lakh functional household tap connections will be provided to 15,400 habitations in 37 districts at an estimated cost of Rs.761.46 crore.

In Tamil Nadu, Out of 1.26 crore rural households, 52.51 lakh households have been

provided with Functional Household Tap Connections and the balance 74.37 lakh rural households will be provided with Functional Household Tap Connections before March 2024. A Budget Provision of Rs.3,000 crore has been made for the year 2022-23 for the implementation of Jal Jeevan Mission.

#### **4.4 Member of Parliament Local Area Development Scheme (MPLADS)**

In the year 1993, the Member of Parliament Local Area Development Scheme (MPLADS) was launched by the Union Government to provide infrastructure facilities for bridging the gaps existing in infrastructure facilities in Rural and Urban areas. The annual allocation under this scheme is Rs.5 crore per constituency.

In Tamil Nadu, Rural Development and Panchayat Raj Department is the Nodal Department for implementing this Scheme. The District Collector accords administrative sanction for the works proposed by the MPs.

The guidelines contain an 'illustrative list of works' that can be taken and a 'negative list of works' which are not permitted under this scheme. Maintenance works of any type like desilting of ponds, rivers, tanks, canals, etc., are not permitted under MPLADS.

The Union Government (MoSPI) has restored the Scheme for the year 2021-22 during November 2021 and allocated Rs.2 Crore per constituency for the remaining part of 2021-22.

#### **4.5. Saansad Adarsh Gram Yojana (SAGY)**

Saansad Adarsh Gram Yojana (SAGY) was launched by Government of India on 11.10.2014. Saansad Adharsh Gram Yojana aims at overall development of a Village Panchayat through effective convergence of the Schemes of Union and State Governments without any allocation of additional funds. The Village Panchayat is the basic unit for implementation of the scheme. Each Member of Parliament should identify one Village Panchayat with a population of 3000-5000 in plain

areas and 1000-3000 in hilly / tribal and difficult areas. However, in districts, where this unit size is not available, Village Panchayats approximating the desirable population size can be chosen. The Member of Parliament is vested with liberty to identify a suitable Village Panchayat for being developed as Model Village Panchayat (Adarsh Gram), other than his/her village or that of his/her spouse. The Lok Sabha MP has to choose a Village Panchayat from within his/her constituency and Rajya Sabha MP has to choose a Village Panchayat from the rural area of a District of his/her choice in the State from which he/she is elected. Nominated MPs may choose a Village Panchayat from the rural area of any District in the country. In case of urban constituencies, (where there are no Village Panchayats), the Member of Parliament will identify a Village Panchayat from a nearby rural constituency. Thus, 5 such model Village Panchayats (one per year) will be selected and developed by 2024.

## **4.6. Pradhan Mantri Gram Sadak Yojana (PMGSY)**

### **4.6.1. Pradhan Mantri Gram Sadak Yojana- I**

The objective of PMGSY I was to provide all weather road connectivity to unconnected habitations having population more than 500. In Tamil Nadu, 1,986 unconnected Habitations (population more than 500) were connected. From Phase I to XI, 7678 roads for a length of 16,296 Km and 98 bridges at a cost of Rs.4,586 crore were taken up and completed.

### **4.6.2. Pradhan Mantri Gram Sadak Yojana-II**

The Union Government introduced PMGSY-II in 2013 for upgrading rural roads leading to growth centers and rural business hubs. In Tamil Nadu under PMGSY-II, 860 roads to a length of 2,940 Km and 34 bridges at a cost of Rs.1,434 crore were taken up and completed.

#### **4.6.3. Pradhan Mantri Gram Sadak Yojana-III**

The Union Government introduced PMGSY-III to upgrade existing through routes and Major rural links that connect habitations to Gramin Agricultural Markets (GraMs), High/Higher secondary Schools and Hospitals and financed in the ratio of 60:40 (Union/State). Under PMGSY-III an overall target of 7,375 Km length of roads has been allocated to Tamil Nadu. Tamil Nadu has got sanctions for 880 roads for a length of 3198 Km at a cost of Rs.1817 crore under PMGSY-III (2019-20 and 2020-21).

During the year 2021-22, 2017 Km of roads were upgraded and an expenditure of Rs.1054 crore was incurred.

For the year 2021-22, upgradation of 275 rural roads for a length of 1253.52 Km has been sanctioned at a cost of Rs.745.22 crore.



#### **4.6.4. Maintenance of Pradhan Mantri Gram Sadak Yojana roads**

The PMGSY guidelines mandate that 5 years routine maintenance of PMGSY roads are taken up along with construction by the same contractor. The funds for 5 years routine maintenance are provided by the State Government. In addition to this the State also takes up periodic renewal of PMGSY roads which have completed 5 years of maintenance through other State schemes.

#### **4.6.5. Quality Control**

The Rural Development and Panchayat Raj Department has a separate Quality Control wing headed by Superintending Engineer (QC) at State level. The National Quality Monitors (NQMs) deputed by the Government of India and State Quality Monitors (SQMs) are carrying out Quality tests of works periodically at all stages of execution. To improve the skills of field engineers in the department, various capacity building and

quality control training have been imparted through reputed training institute at national level and state level.

#### **4.6.6. Research and Development Technology Initiatives**

In order to provide durable and cost-effective method of laying roads, the Government of Tamil Nadu has committed to adopt proven and modern technologies in the construction of rural roads as new technology initiatives.

Under PMGSY, the length of roads taken up using new technology initiatives are tabulated below:

**Table 4.2**

<b>Sl. No</b>	<b>New Technology</b>	<b>Length (in Km)</b>
1	Plastic Waste	1289.97
2	Cold Mix	215.62
3	RCCP / CC Block	5.45
4	Coir / Jute Geo textile	52.82

	<b>Stabilization</b>	
5	(i) Chemical	885.44
6	(ii) Industrial waste	34.71
7	(iii) Cement	181.07
8	(iv) Soil	212.72
	<b>Total</b>	<b>2877.80</b>

By adopting these new R&D Technology initiatives the utilization of locally available materials are maximized, thereby reducing the cost and time of construction and protecting the environment.

#### **4.7. Swachh Bharat Mission (Grameen)**

The Government of India launched the Swachh Bharat Mission (Grameen)–SBM (G) on 2<sup>nd</sup> October 2014, with a focus on behavioral change among the people and the efforts were accelerated to achieve Universal Sanitation Coverage by 2019. The SBM (G) has been extended with the Phase-II of the programme, with the key objective to sustain the Open

Defecation Free status through continued behavioral change communication, by ensuring that No One is Left Behind and also to improve the levels of Cleanliness in rural areas through Solid and Liquid Waste Management activities, making villages ODF Plus.

### **Components of Swachh Bharat Mission (Grameen)**

Individual Household Latrine (IHHL), Community Sanitary Complex and Solid and Liquid Waste Management are the important components of SBM (G). As per the SBM (G) Operational Guidelines for Phase-II of the program, except for the IHHL component of the Scheme, all the other components are implemented in convergence with 15<sup>th</sup> FC Grant and Mahatma Gandhi National Rural Employment Guarantee Scheme.

#### **(a) Individual Household Latrines**

The Mission aims to ensure that all rural families have access to safe toilets. A duly completed IHHL shall consist of a sanitary

substructure, a super structure and water storage facility to ensure that proper hygiene is maintained. Identified eligible households are provided with an incentive amount of Rs.12,000 for the construction of IHHL. During the year 2021-22, a total of 19,669 IHHLs were constructed at Rs.23.60 crore.

**(b) Community Sanitary Complexes (CSC)**

An ODF Plus Village is expected to have at least one Community Sanitary Complex which may cater to the Sanitation needs of floating population. The CSCs have a separate facility for men and women and consist of an appropriate number of toilet seats including one for physically challenged, bathing cubicles, wash basins, etc. It should be set up in a place in the village that is acceptable and accessible to all. During the year 2021-22, a total of 104 CSCs were constructed at Rs.5.46 crore.

### **(c) Solid and Liquid Waste Management**

Solid and Liquid Waste Management are one of the key components of SBM (G). Under SBM (G) Phase-II, the total assistance for SLWM projects in the Village Panchayat is worked out on the per capita basis. Also, the works are taken up in convergence with 15<sup>th</sup> Finance Commission Grants and Mahatma Gandhi National Rural Employment Guarantee Scheme.

### **(d) Solid Waste Management activities**

Solid Waste Management facilities have already been established in all the Village Panchayats in Tamil Nadu. However, efforts are being made to ensure effective management of Solid Waste.

'Waste Audit' is conducted in all the Village Panchayats and the types of solid waste generated in that Panchayat is analyzed. More than 70% of the waste generated is bio-degradable waste. Awareness is being given to the public to

segregate the waste at source so that the waste can be easily converted into compost.

In order to effectively manage the solid waste generated in the Peri-Urban / Bigger Village Panchayats, 287 Micro-Composting Centers have been established in 2021-22.

### **(e) Plastic Waste Management**

Under SBM (G) Phase-II, Rs.16.00 Lakhs is provided to set up Block Level Plastic Waste Management Unit. The Plastic Waste processed from these units run by SHGs will be used for laying Plastic Roads. SHG run units will also be facilitated to undertake value added products using plastic waste like paver blocks, park benches etc., To encourage households to segregate recyclable plastic at source, 'Direct Plastic Buyback Policy' has been proposed and Centers will be established in Village Panchayats. In 2021-22, a total of 33 PWM units were setup at a cost of Rs.5.28 crore.

### **(f) Grey Water Management activities**

A total of 776 Village Panchayats have been selected for creating 'Models' at the rate of two Village Panchayats per Block. In order to saturate the Village Panchayats under Grey Water Management, several activities such as Transect Walk, preparation of habitation wise map consisting of existing infrastructure facilities, and identifying facilities required and tying up funding arrangements have been carried out in selected Village Panchayats.

To prevent the stagnation of waste water in roads / streets and public places and to ensure efficient handling of waste water, Community Soak Pits and Horizontal / Vertical filters are constructed under SBM (G) Phase-II in convergence with 15<sup>th</sup> Finance Commission Grant.

### **(g) Faecal Sludge Management**

Steps are being taken to set up Faecal Sludge Management Units under SBM (G) in Peri-Urban and Bigger Village Panchayats and in



Village Panchayats with more number of septic tank toilets to effectively manage the faecal sludge by preventing the contamination of water bodies.

The existing faecal sludge management facilities available in Urban areas at a radial distance of 10 Km from the concerned Panchayat, will also be utilized for co-treatment options, if they have surplus / additional capacity.

**(h) GOBAR-dhan:**

The main objective of project is to demonstrate on how agro-waste could be turned into resource and also to improve the Sanitation standards in the Villages by managing the animal waste. In Tamil Nadu 2 GOBAR-dhan projects are approved in Pudukkottai and Madurai Districts in the year 2021-22.

Under SBM (G) Phase-II, for the entire project period, up to Rs.50.00 Lakh per District is eligible to take up GOBAR-dhan project.

**(i) Inter-Personal Communication (IPC) through Motivators**

Around 12,000 active Motivators, identified from among the SHGs / PLFs are provided with basic training on ODF and ODF Plus activities to ensure effective IPC at grassroots. They interact with the rural women and general public to communicate messages regarding importance of toilet usage, Solid and Liquid Waste Management, Retrofitting of toilets, Menstrual Hygiene Management inculcating Safe Sanitation and Personal Hygiene Practices. In addition, they visit the Schools, Anganwadi Centres and Primary Health Centres, where they coordinate with the field functionaries of Stakeholder Departments to have effective IPC with the targeted audience. The activities performed by Motivators are monitored through 'Thooimai Thamizhagam' Mobile Application and incentives are released based on the activities performed.

#### **4.8. Shyama Prasad Mukherji Rurban Mission (SPMRM)**

Shyama Prasad Mukherji Rurban Mission (SPMRM) was launched by Government of India with the objective to stimulate local economic development, enhance basic services and create well planned Rurban Clusters of Villages with facilities perceived to be essentially urban in nature, thus creating "Rurban Villages". The Government of India has allocated 11 Non-tribal clusters to Tamil Nadu in 3 phases. Funds under SPMRM shall be mobilized through convergence of Centrally Sponsored and State Sponsored schemes. Under SPMRM, 14 components are envisaged as desirable which includes skill development training linked to economic activities. Under Critical Gap Funding (CGF) provided under the scheme, 976 works were taken up at an estimated cost of Rs.330 crore, out of which 734 works were completed and balance 242 works are in progress.

Under Convergence 874 works were taken up at an estimated cost of Rs.799.88 crore out of which, 862 works were completed and balance 12 works are in progress.

#### **4.9 Rashtriya Gram Swaraj Abhiyan (RGSA)**

The Union Government introduced the restructured Rashtriya Gram Swaraj Abhiyan scheme in 2018, which aims to strengthen capacities of institutions for rural local good governance to become more responsive towards local development needs. It also aims to facilitate participatory planning with people, leveraging technologies for effectively utilizing available resources and realizing sustainable solutions to local problems which are linked to Sustainable Development Goals. The Panchayats have therefore been designated as a key player for implementation of the United Nations Sustainable Development Goals to be achieved by 2030.

## **Objectives of RGSA**

- Develop governance capabilities of Panchayat Raj Institutions to deliver on the Sustainable Development Goals.
- Enhance capabilities of Panchayats for inclusive local governance with focus on optimum utilization of available resources and convergence with other schemes.
- Enhance capabilities of Panchayats to raise their own sources of revenue.
- Strengthen Grama Sabhas to function effectively as the basic forum of people's participation, transparency and accountability within the Panchayat system.
- Develop a network of institutions of excellence to support capacity building and handholding for Panchayat Raj Institutions.
- Strengthen institutions for capacity enhancement of Panchayat Raj Institutions at various levels.

- Promote e-governance and other technology driven solutions to enable good governance in Panchayats for administrative efficiency and improved service delivery.
- Recognize and incentivize Panchayat Raj Institutions based on performance.

### **Funding Pattern**

Rashtriya Gram Swaraj Abhiyan is executed with a financial sharing pattern of 60:40 (Union and State Government) for Training, Training Infrastructure and Human Resources, Distance learning, Innovative activities, Technical support to Panchayat Raj Institutions, Administrative and Financial Data Analysis and Planning Cell, Panchayat Buildings, E-enablement of Panchayats, Project based support for Economic Development and Income enhancement, IEC (2%) and Programme Management (5%).

During the year 2021-22, the Union Government, Ministry of Panchayat Raj has approved Annual Action Plan for a sum of Rs.307.371 crore under Rashtriya Gram Swaraj

Abhiyan for conducting various training programmes and also creation of infrastructure facilities and Human Resources. The Government has released Rs.66.48 crore which includes Union Share of Rs.39.89 crore and State share of Rs.26.59 crore.

### **Training Components**

The training programmes under RGSA are conducted on various topics viz.,

- a) Preparation of Development Plans - Village Panchayat, Block and District Panchayat
- b) Knowledge of Tamil Nadu Panchayats Act, 1994, Panchayat Administration, Maintenance of Accounts, Audit, Social Audit various Schemes of Rural Development and Panchayat Raj Department
- c) e-Gramswaraj, IT enabled services, Geo Spatial Technology, Construction technology, Quality Control.

Emphasis is now on sector specific thematic training programmes such as Social Security, Health, Nutrition, Bio Diversity, Waste

Management, Gender Equality, Child Friendly Panchayats, etc.,

**Table 4.3**

**Training programmes under RGSA during 2021-22**

<b>Sl. No.</b>	<b>Name of the activities</b>	<b>No. of participants trained</b>
1.	Training on VPDP / BPDP / DPDP	7106
2.	Training for Elected Representatives & Beacon Panchayats	427
3.	Training on IT Enabled Services	32309
4.	Training on Engineering and Technology	8164
5.	Training on PRI SHG Convergence	75150
6.	Sector Enabled training	1760
7.	Training on Social Audit	616
8.	Training on Livelihood Activities	893
9.	Three months certificate course on Panchayat Raj Administration and RD Schemes	2174
10.	Training on Augmentation of Own Source Revenue	1728
	<b>Total</b>	<b>130327</b>



In 2022-23, there will be a revamped RGSA with special emphasis on Localization of Sustainable Development Goals (LSDG) by Panchayat Raj Institutions (PRI).

## **4.10 Monitoring**

### **4.10.1. Key Performance Indicators**

The Rural Development and Panchayat Raj Department is implementing nearly 9 Centrally Sponsored Schemes, 11 State Sponsored Schemes apart from monitoring the works taken up under the 15<sup>th</sup> Finance Commission and the 5<sup>th</sup> State Finance Commission Funds by the 3-tier local bodies. The progress of all these schemes is captured real-time through multiple portals of the Union Government and the [tndrdpr.gov.in](http://tndrdpr.gov.in) portal.

The most important step in monitoring of schemes is the development of indicators that can track the outputs and outcomes. As a first step towards developing a scientific Real-Time Decision

Support tool, the department has developed a system of tracking its various schemes and activities through various process and output indicators. The first "Monthly Development Report" of Rural Development Department was published in the month of January 2022 wherein key indicators were used to rank the districts in terms of scheme performance and overall performance across various schemes and activities.

Such a scientific approach to Monitoring has brought about a change among the field officials in implementation and supervision of schemes at the district and block level. In 2022-23, a real-time dashboard will be launched after obtaining Application Programming Interface (APIs) from the Government of India portals. This will become a key tool for policy makers and Programme implementors and local body representatives alike to set goals, track progress and milestones to achieve the desired results.

#### **4.10.2. Performance monitoring and Grievance redressal**

A Mobile App is developed for field level inspection and monitoring of actual stage of construction of the PMAY-G houses. This app will also be helpful in ensuring release of funds with reference to the stage of houses without delay. To monitor daily progress motivators will be engaged to visit every beneficiary and track stage using the above Mobile App, which is under pilot in Cuddalore and Kallakurichi Districts and extended to all other Districts across the State.

To redress grievances of the poor beneficiaries across the State under PMAY-G and other Rural Development schemes, it has been proposed to establish a Call Centre linked to App and WhatsApp number for resolving the doubts and grievances of beneficiaries at the earliest.

#### **4.10.3. Quality Control Mechanism using Educational Institutions**

As a new initiative, Quality Control Monitoring Mechanism will be strengthened by

utilizing the technical services of reputed Engineering colleges and Technical Institutes for checking the quality of Roads and Bridges constructed under various State and Central schemes by using latest technology and equipments.

#### **4.10.4. Rural Digest**

District level officials are often caught in "Re-inventing the Wheel" where good practices / strategies already executed in a district or block is often not replicated. To bring in a culture of positive documentation, peer-learning and experience sharing, the first edition of "Rural Digest (English) and Oorum Vaazhvum (Tamil)" - a monthly e-magazine carrying educative articles, highlighting success stories and capturing the narratives of leaders and innovators in Rural Development and Panchayat Raj has been launched. This magazine will be published every month and will create a platform for learning and sharing of best practices.

## **5. Establishment of Department of Rural Development and Panchayat Raj**



## **5.1. Establishment**

Rural Development and Panchayat Raj Department is a vital Department through which works relating to provision of basic amenities, creation of rural infrastructure, sanitation, housing, livelihood in rural areas and local governance and development works through state and central schemes are executed in rural areas.

There are 64 Gazetted Officers, 23 Engineers / Technical Officers and 251 Non-Gazetted Officials at the State Level and 1628 Gazetted Officers, 5292 Engineers / Technical Officers and 98326 Non-Gazetted Officials at the District / Other Offices.

## **5.2. Gazetted Establishment**

State and District level officer posts are created in this Department to plan, execute and monitor the works related to the department.

**Table 5.1**  
**Categorywise Staff Strength**  
**Government Officials – Gazetted**  
**Establishment**

Sl. No.	Name of the Post	Sanctioned Strength		
		Directorate	District/ Other Offices	Total
1.	Additional Director	6	17	23
2.	Joint Director	2	95	97
3.	Assistant Director	10	445	455
4.	Block Development Officer	46	1071	1117
	<b>Total</b>	<b>64</b>	<b>1628</b>	<b>1692</b>

- In the cadre of Additional Director, 7 officers are working in other Departments on deputation.
- In the cadre of Joint Director, 7 officers are working in other Departments on deputation.

### **5.3. Engineering Establishment**

Engineering wing of this Department consisting of Technical officers are entrusted with the duties and responsibilities of executing the works relating to the construction and maintenance of



infrastructure, basic amenities and implementation of Schemes of Union and State Government in rural areas.

**Table 5.2**  
**Categorywise Technical Officers Strength**

Sl. No.	Name of the Post	Sanctioned Strength		
		Directorate	District / Other Offices	Total
1.	Chief Engineer	2	-	2
2.	Superintending Engineer	3	-	3
3.	Executive Engineer	1	44	45
4.	Assistant Executive Engineer	3	194	197
5.	Assistant Engineer	11	933	944
6.	Senior Draughting Officer	-	37	37
7.	Junior Engineer	-	314	314
8.	Overseer / Junior Draughting Officer	3	2619	2622
9.	Road Inspector	-	1151	1151
<b>Total</b>		<b>23</b>	<b>5292</b>	<b>5315</b>

- There are 45 Executive Engineers working in this Department and among them 5 Executive Engineers are on deputation to other Departments.
- Out of 197 Assistant Executive Engineers working in this Department, 14 of them are on deputation to other Departments.
- There are 944 Assistant Engineers, 314 Junior Engineers, 37 Senior Draughting Officers, 2622 Overseers / Junior Draughting Officers and 1151 Road Inspectors working in this Department. Out of 944 Assistant Engineers working in this Department, 17 of them are on deputation to other Departments.

### **Deputation of Senior Officers to other Departments**

The Senior Officers of this department in the cadre of Additional Director, Joint Director, Executive Engineer, Assistant Director and Assistant Executive Engineer have also been deputed to other Departments / Agencies such as

Special Programme Implementation Department, Entrepreneurship Development and Innovation Institute (EDII), Tamil Nadu Urban Habitat Development Board (TNUHDB), Tamil Nadu Adi-draavidar Housing and Development Corporation Limited (TAHDCO), Chennai Metropolitan Development Agency (CMDA), State Industries Promotion Corporation of Tamil Nadu (SIPCOT), National Health Mission (NHM), National Rural Infrastructure Development Agency (NRIDA), Tamil Nadu Fibernet Corporation Limited (TANFINET), Tamil Virtual Academy (TVA) etc. The exposure to schemes and experience gained by the officers in other departments offers them an opportunity to learn from other departments and to develop their professional skills.

#### **5.4. Non-Gazetted Establishment**

The Non-Gazetted Establishment unit deals with officials covered under various Service Rules i.e., Basic Service both Government and Panchayat

Union, Tamil Nadu Ministerial Service, General Subordinate Service and Village Panchayat Establishment matters. All Non-Gazetted Establishment service matters are looked after in this unit.

Under Non-Gazetted Establishment 251 staff at state level and 98326 staff are working at District level and other offices.

The sanctioned strength in each category of staff under Non-Gazetted Establishment is furnished below:

**Table 5.3**  
**Details of the Employees under Non-Gazetted**  
**Establishment**

<b>Sl. No.</b>	<b>Designation of the Post</b>	<b>Sanctioned Strength</b>	
<b>Government Employees</b>			
		<b>Directorate</b>	<b>District / Other Office</b>
i)	Deputy Block Development Officer	47	3936
ii)	Assistant	49	5642
iii)	Junior Assistant	38	3171
iv)	Steno Typist	17	185
v)	Typist	26	1054
vi)	Driver	11	934
vii)	Record Clerk	7	149
viii)	Office Assistant	54	670
ix)	Night Watchman	2	135
x)	Masalchi	0	14
<b>Total</b>		<b>251</b>	<b>15890</b>
<b>Category of Local body Employees</b>			
<b>a) Panchayat Union Employees</b>			
i)	Driver	776	
ii)	Record Clerk	390	
iii)	Office Assistant	1533	
iv)	Night Watchman	380	
v)	Masalchi	9	
<b>Total</b>		<b>3088</b>	
<b>b) Village Panchayat Employees</b>			
i)	Panchayat Secretary	12525	
ii)	Thooimai Paniyalar	26404	
iii)	OHT Operator	40419	
<b>Total</b>		<b>79348</b>	

## **1) Welfare of Village Panchayat employees**

In addition to various benefits already extended to Village Panchayat Secretaries, Government have ordered to enhance the maternity leave benefit for married women Panchayat Secretaries from nine months to one year with effect from 01.07.2021.

## **2) Bhavanisagar Foundation Training at District level**

The foundation training conducted by Civil Service Training Institute, Bhavanisagar was delayed and hence probation of many employees could not be declared. To overcome this issue, Government have ordered to conduct the foundation training at district level itself. Accordingly, so far 1002 employees have been trained in the districts which has facilitated their declaration of Probation, sanction of Increment and getting Promotion on time.

# **VI. Poverty Alleviation and Livelihood Missions**





## **6. Poverty Alleviation and Livelihood Missions**

The Government of Tamil Nadu is a model welfare state which focuses on inclusive socio-economic development through multifarious schemes that provide opportunities for people at the bottom of the pyramid to access the benefits of programmes and projects and improve their quality of life. The Rural Development and Panchayat Raj Department is vested with the important mandate of poverty alleviation and socio-economic empowerment of the poor, marginalized and vulnerable families through livelihood promotion programmes anchored by the Tamil Nadu Corporation for Development of Women and the World Bank assisted 'Vaazhndhu Kaattuvom' Project.

## **6.1. The SHG Movement**

It is a matter of pride that under the visionary leadership of the former Chief Minister Kalaignar M. Karunanidhi, the seeds of the SHG concept for the socio-economic empowerment of women was sown in 1989 at Dharmapuri.

The SHG concept gained momentum under IFAD assisted project and with the introduction of the Mahalir Thittam in 1996, it was slowly extended to other districts and by the year 2000, all districts including Chennai District was included under the scheme. Due to the strong SHG base created in the State, the Swarnajayanthi Gram Swarozgar Yojana (SGSY) a Centrally Sponsored Scheme launched in 1999 to address rural poverty with focus on SHG could be effectively implemented for economic improvement of the rural poor.

## **6.2. Tamil Nadu Corporation for Development of Women**

The Tamil Nadu Corporation for Development of Women (TNCDW) was established in 1983 by the Government of Tamil Nadu with the primary objective of social and economic empowerment of women through education, employment, economic development and self-reliance.

The Self-Help Group (SHG) movement in Tamil Nadu was nurtured by TNCDW for the overall development of rural women by instilling a sense of bonding and confidence through a wide range of capacity building activities and forming Community Based Organizations (CBOs) like the Panchayat Level Federations (PLFs), Block Level Federations (BLFs), etc., and facilitating bank credit for income generation through economic activities through various poverty alleviation programmes.

### **6.2.1 Institutional arrangements**

TNCDW is registered as a Corporation with the Principal Secretary Rural Development and Panchayat Raj as the Chairperson of the Board. The Managing Director steers the organization as the functional head and is assisted by the Executive Director, Additional Directors as head of the thematic verticals, Joint Directors, Assistant Project Officers ably supported by other Corporation and Project staff at the state Head Quarters office. Consultants are engaged to render subject knowledge expertise in areas of financial inclusion, agriculture and enterprise promotion.

A Joint Director of the Rural Development and Panchayat Raj Department is the head of the District Project Implementation Unit (PIU) and is designated as Project Director TNSRLM. The PIU has Assistant Project Officers for the thematic areas, who coordinate all the field activities in the districts.

At the Block level there is Block Mission Management Unit headed by the Block Mission Manager. Block Co-ordinators look after specific functional areas of scheme implementation. In the urban areas, one Community Organizer (CO) for every 3000 target poor is made responsible for monitoring the implementation of the livelihood programmes.

### **6.2.2. Schemes implemented by TNCDW**

TNCDW is implementing the following four important projects:

- i. **Tamil Nadu State Rural Livelihood Mission (TNSRLM)**
- ii. **National Rural Economic Transformation Project (NRETP)**
- iii. **Tamil Nadu Urban Livelihood Mission (TNULM)**
- iv. **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY)**

### **6.3. Tamil Nadu State Rural Livelihood Mission**

Tamil Nadu State Rural Livelihood Mission is implemented by the Government of Tamil Nadu from the year 2012-13. The primary objective of TNSRLM 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. This is sought to be achieved through building strong and vibrant institutional platforms of the poor and organising them into active Community Based Organisation for providing sustainable livelihood opportunities.

#### **SHGs under Livelihood Missions**

Mahalir Thittam, the precursor to TNSRLM promoted Women Self Help Groups of 12-20 women aged between 18 to 60 years who

voluntarily came together to promote savings and thrift. TNSRLM in the state was fashioned on the core principles of the Vaazhndhu Kaattuvom Project to reach the poorest of the poor 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.

Through the participatory identification of poor (PIP) methodology the left-out poor in rural areas were identified and new SHGs were formed to cover the women from those families. Since 2014-15, 1.36 lakhs SHGs have been formed under TNSRLM from among the target poor in rural areas.

Table 6.1

<b>Sl. No.</b>	<b>Year</b>	<b>No. of SHGs formed</b>
1.	2014-15	11,328
2.	2015-16	9,482
3.	2016-17 (*including VKP)	42,724
4.	2017-18	9,338
5.	2018-19	8,774
6.	2019-20	13,510
7.	2020-21	24,456
8.	2021-22	16,519
<b>Total</b>		<b>1,36,131</b>

\* The Vaazhndhu Kaattuvom Project was implemented in 70 Blocks from 2005-11 and extended to 50 Blocks from 2011-17. SHGs formed in these blocks were brought under the TNSRLM fold on the completion of the VKP in 2017.

TNCDW was entrusted with the role of implementing the Tamil Nadu Urban Livelihoods Mission in 2016. Under TNULM 95,842 SHGs have been formed and another 4,776 groups



formed under the Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) have also been brought within the ambit of TNULM. Presently, there are 1,00,618 Urban SHGs in the state.

A total of 3.95 lakhs SHGs are active in rural and urban areas of Tamil Nadu. In addition to this, SHGs are also formed and supported by various Government and Non-Government Organizations (NGOs).

### **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.

A. Social  
Mobilisation &  
Institution  
Building

B. Capacity  
Building &  
Training

C. Financial  
Inclusion

D. Livelihood  
Promotion and  
Marketing

E. Skill Training

F. Partnership &  
Convergence

### **6.3.1 Social Mobilization and Institution Building (SM&IB)**

Social Mobilization ensures women between 18 to 60 years of age are formed into Self Help Group (SHG) with 12-20 members. They are nurtured as institutions of the poor through inculcating financial discipline and democratic decision making. They follow the 5 core principles i.e., regular meetings, regular savings, regular internal lending, regular internal repayment and maintenance of books of accounts.

#### **Formation of new Self-Help Groups (SHGs)**

During the year 2021-22, 16,519 new SHGs were formed. In the financial year 2022-23, new SHGs will be formed out of the left-out members of very poor and poor families from marginalized and vulnerable population following the saturation approach.

## **Financial Support to SHGs**

### **a) Revolving Fund (RF)**

One time grant of Rs.15,000 is given to SHGs after grading to augment their corpus and to supplement their internal savings to support internal lending.

During 2021-22, RF has been provided to 21,598 SHGs to the tune of Rs.32.39 crore.

### **b) Community Investment Fund (CIF)**

An amount upto Rs.1.50 lakh per SHG is released as Community Investment Fund through PLF to undertake economic activities.

During 2021-22, CIF to the tune of Rs.255.25 crore was provided to 37,500 SHGs.

### **c) Vulnerability Reduction Fund (VRF)**

The differently abled and vulnerable persons identified in the PIP list are provided with Vulnerability Reduction Fund through VPRCs ranging from Rs.10,000/- to Rs.25,000/- for

consumption purposes or production activities to reduce their vulnerability.

During the year 2021-22, Rs.14.59 crore has been distributed to assist 9,830 individuals.

## **Community Based Organisations**

The implementation of the TNSRLM is fully dependent on the Community Based Organizations like SHG, PLF, VPRC, BLF which act as pillars of strength for achieving the objectives.

### **a) Panchayat Level Federation (PLF)**

All SHGs of a village are federated into the Panchayat Level Federation, which supports financial intervention, information dissemination, auditing, grading and credit rating of SHGs, facilitate low-cost loans and Government scheme benefits.

## **b) Village Poverty Reduction Committee (VPRC)**

VPRC is an inclusive and autonomous body of the target poor with 11 to 19 members. Till date, 12,734 VPRCs including 474 Tribal VPRCs have been formed.

## **c) Block Level Federation (BLF)**

The Block Level Federation is a registered body created in all 388 blocks with the representatives of Panchayat Level Federation as its members. BLFs perform similar functions like the PLF at the block level apart from acting as a block level training centre for capacity building using the services of Community Resource Persons (CRPs)

## **d) Social Audit Committee (SAC)**

The Social Audit Committee constituted in all village panchayats monitors the activities of PLFs and VPRCs and submit the report to Grama Sabha.

## **Capacity Building**

Trainings such as SHG members training, Animator and Representative training, VPRC bookkeepers training, PLF Office Bearers training, BLF Office Bearers training and BLF bookkeepers training are given to impart knowledge and awareness to all members and representatives for enhancing knowledge, leadership, management and decision-making. This has led to creation of social capital from the target community who act as a conduit for last mile delivery of services.

During the year 2021-22, training has been imparted to 2,42,571 SHG members at the cost of Rs.6.22 crore.

## **Community Resource Persons**

Community Resource Persons have been developed from among the SHG members and are engaged at the village level or group of villages in the following activities.

- i) Community SHG Trainers (CSTs)  
Assist in formation and monitoring of Self Help Groups.
- ii) Community Bank Co-ordinators (CBCs)  
Co-ordinate with the banks to facilitate availing of SHG loans.
- iii) Community Resource Person (Farm)  
Assist in farm activities of SHG women
- iv) Community Resource Person (Enterprise Promotion)  
Assist in promotion of enterprises of SHG women
- v) Community Professionals (Job)  
Identification and mobilization of youth for skill training
- v) Community Resource Person (Partnership and Convergence)  
Assist SHG members to gain access to benefits from various Government schemes.

## **Awards to best performing SHGs and their Federations**

The Manimegalai Awards were announced in 2006-07 to encourage the well-functioning SHGs/PLFs. The awards have been instrumental in motivating the SHGs and PLFs to strive for better performance. It was discontinued and now relaunched in 2021-22 to encourage the best performing Community Based Organizations. Awards will be given to SHGs, VPRCs, PLFs, BLFs, ALFs and CLFs in order to recognize and appreciate the contribution of CBOs in socio-economic, political and economic empowerment of women, marginalized and vulnerable sections of society. The cash awards and citations will be distributed to the best performing CBOs at Block level, District level and State level.



### **6.3.2 Financial Inclusion and Micro Credit**

TNCDW has taken up the task of promoting financial inclusion and delivering important financial services to the poor such as:

- ❖ Opening of savings bank accounts
- ❖ Facilitating access to bank credit for consumption and production
- ❖ Provision of insurance services
- ❖ Making pension products available

#### **SHG Bank Linkage**

Right to Credit is ensured through easy access, adequate credit, timely disbursement at an affordable interest rate.

PLFs are promoted as financial intermediaries and provide Bulk Loan to prevent the SHGs from falling prey to private money lenders charging exorbitant interest rate.

SHGs can avail Term Loan or Cash Credit Limit (CCL) or both based on the need of the SHGs. Term Loan is repayable in fixed

installments. 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). Credit Guarantee Fund for Micro Units (CGFMU) loan scheme is available to matured SHGs having credit needs above Rs.10 lakhs and upto Rs.20 lakhs.

The SHGs have been extended Rs.96,419.72 crore as credit under SHG Bank Linkage to 35,45,343 SHGs, in the past 20 years.

During the year 2021-22, 4,08,740 SHGs have been assisted with credit linkage of Rs.21,392.52 crore as against the target of Rs.20,000 crore. The average loan size per SHG is Rs.5.20 lakh.

### **Signing of MoUs with Banks**

Memorandum of Understanding (MoU) is being signed with banks in order to ensure easy

access to credit, at lower rate of interest, with higher quantum of loan.

So far IDBI Bank, ICICI Bank, Bank of Baroda, State Bank of India, UCO Bank and Tamil Nadu Grama Bank have signed MoUs with TNSRLM. The MoU covers the sanctioning of adequate quantum of loan at an affordable rate of interest without delay. The signing of MoUs with many other banks is being explored.

### **Interest Subvention to SHGs**

In order to help the poor SHG women with low interest bank loans, the Interest Subvention Scheme has been made available for loans up to Rs.3 lakhs. The scheme is available in 2 formats depending on the category of Districts.

Under category 1, nine Districts are covered namely Cuddalore, Dharmapuri, Dindigul, Nagapattinam, Thanjavur, Thiruvannamalai, Trichirapalli, Vellore and

Villupuram. The banks extend loan to eligible women SHGs at an affordable rate of interest @ 7% upto Rs.3 lakhs regardless of market rate of lending. In addition to this, for prompt repayment, a further 3% interest subvention is available thereby bringing down the effective Rate of Interest to a mere 4%.

In the remaining districts (Category 2), banks lend at their respective lending rates and the difference between the lending rates and 7% subject to a maximum of 5.5% will be subvented directly in the loan account of the SHGs on prompt repayment.

For 2021-22, interest subvention, amounting to Rs.27.12 crore has been released to 1,62,069 eligible SHGs.

### **6.3.3 Insurance and Pension Schemes**

The Government's endeavor is to enroll 100% of all eligible SHG members under life

cover, accident cover and health insurance scheme.

During 2021-22, 17,11,837 SHG members were enrolled for life cover, 21,01,722 for accident cover and 22,09,249 for health insurance cover.

### **Pension Scheme**

All the members in the age group 18–40 and engaged in the unorganized sector are enrolled under Atal Pension Yojana (APY) to draw the pension after attaining the age of 60. CRPs facilitate enrolment of the SHG members and their family members under various insurance and pension schemes.

During 2021-22, 1,53,585 SHG members were enrolled for Atal Pension Scheme.

### **6.4. Livelihood Promotion**

One of the main objectives of TNSRLM is that every rural household shall undertake

2 or 3 livelihood activities so as to ensure that the poor rural people are assured of a minimum income to sustain their families even in difficult times. Also, through the various livelihood interventions, it is sought to ensure that the annual income of every rural household is not less than a lakh rupee.

The livelihood promotion measures are broadly categorized as:

- i) Farm activities
- ii) Non-Farm activities

#### **6.4.1 Farm Activities**

Farm activities lay emphasis on crop production, primary processing and value chain management. More rural women are engaged in farm activities and profile is changing from labourer to cultivator and agripreneur. Since 2017, SHG women farmers profiling is being done and presently a data base of 11.52 lakh women farmers is available.

## **Producer Groups**

The farmers are aggregated into Producer Groups who are growing same crops and face similar opportunities and risks. Producer Groups are provided with Rs.2 lakhs as Revolving Fund, for working capital and infrastructure support to improve their productivity and profitability. Apart from financial support, training on Business Plan preparation, identification of products for enterprise promotion and new technological interventions are provided.

During 2021-22, 4768 Producer Groups have been formed.

## **Integrated Farming Cluster**

To reap the benefits of synergies across various farm and off-farm activities, the method of aligning crop-based farming practice with livestock is taken up. This provides multiple income generating opportunities and reduces cost of inputs by using bio manure. Around

250 women farmers from 2 to 3 village panchayats are formed into clusters. Rs.20 lakhs per cluster is provided for establishment of Livelihood Service Centre, procurement of livestock, practicing inter cropping establishment of bio input units, setting up of Custom Hiring Centres and training on branding and marketing.

In 2021-22, 185 clusters have been identified and are being trained on various aspects of IFC.

### **Natural Farming Clusters**

Natural Farming is a chemical-free traditional farming method and agro-ecological farming system being revived to protect the environment and produce High Value natural produce. Groups of 50 farmers from contiguous villages interested in natural farming practices are provided Rs.6 lakhs for capacity building, registration and certification, setting up of



organic input shop and for promotion of Integrated Farming System.

In the year 2021-22, 50 natural farming clusters have been formed.

#### **6.4.2 Non-Farm Livelihood Activities**

Non-farm activities are an important livelihood option for the poor in rural areas. Handholding support is provided to nano and micro enterprises led by women for manufacturing units, service and trading sector.

##### **a) Block Business Resource Centre (BBRC)**

BBRCs are facilitation centres set up to support the enterprise activities of rural women managed by BLF members. The centres will rope in functional experts from various fields like banking, finance, law, etc. to guide and facilitate the existing and new enterprises will be assisted in the areas of preparation of the business plan,

market dynamics, legal compliance, licensing and standardisation etc.,

In 2021-22, 8250 women led enterprises have been supported by BBRCs, set up in 55 blocks in 36 districts.

### **b) Cluster formation**

The objective of cluster formation is to reduce production costs and increase profit margin through achieving economies of scale by pooling in resources within a geographic area. This approach in unorganized rural economy supports growth, market access and better utilization of common facility centres. An amount of Rs.2.5 lakhs is given to each cluster as supporting cost for initiation and working capital.

In 2021-22, 148 clusters have been identified and scoping study has been undertaken.

## **6.5 Marketing of SHG Products**

Products of women-led enterprises in rural areas have a great demand but have unequal market opportunities. Several steps have been taken to promote marketing of SHG products through market intelligence, product survey, value addition, etc. TNCDW has been organizing exhibitions, putting up kiosks and shopping complexes for marketing of SHG products.

Renovation of District Supply and Marketing Society Complexes (Poomalai) has been taken up at a cost of Rs.66 lakhs in 8 Districts in 2021-22. Presently, there are 134 kiosks selling SHG products. In partnership with HDFC, a web portal and mobile app is being designed to digitize sales transactions.

During 2021-22, State Level exhibition was conducted in October with the participation of 224 SHG members having sales amount of Rs.43.73 lakhs. In 6 National level and regional

level exhibitions 26 SHGs participated and has sales amount of Rs.17.35 lakhs.

Efforts are being taken to promote SHG products through e-commerce platforms like Amazon, flipkart, etc., and the Government of India's GeM Portal.

## **6.6 Skill Training for Youth**

Skill training to youth is one of the major components for sustainable livelihood promotion. It focusses on identifying the aspirations of the youth, their capacity and aptitude and providing skill training based on skill demand and opportunities in the job market.

### **6.6.1 Training for employment in private sector**

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana is a placement linked skill development programme funded by Union

Government and Government of Tamil Nadu in the ratio of 60:40. Skill training is provided to youth between 18-35 in different sectors by empanelled agencies. Guaranteed placement to minimum 70% of the trained candidates is the highlight of the program.

The scheme has a mandatory social inclusion target of SC-62%, ST-3%, minorities-16%, Persons with Disabilities (PwDs)-3% and Women (combining all categories)-33%. The training courses are aligned with National Skill Qualification Framework (NSQF) and also include soft skills such as spoken English and basics in Computer to enhance employability.

During the Financial year 2021-22, 11,290 candidates have been trained in different sectors.

### **6.6.2 Training for self-employment**

Rural Self Employment Training Institutes (RSETIs) have been established by Lead Banks in the districts with a mandate to train rural youth for taking up self-employment. Towards promoting rural entrepreneurship, bank credit linkage is facilitated for the trained candidates.

There are 30 RSETIs functioning in the State and efforts are being taken to establish RSETIs in the six newly formed districts. During 2021-22, totally 15,736 candidates have been trained of which 13,069 have been provided with self-employment.

### **6.6.3 Job Mela**

Job melas are organized to facilitate the placement for skilled and educated youth in the private sector. Information about the participating companies, vacancies available,

eligibility for the different job roles, date and venue of the melas are disseminated in advance to the rural youth through different modes of communication. Candidates are counselled for choosing the job offers based on their qualification and aspirations.

During the year 2021-22, 50 job melas were conducted and 32,517 youth secured jobs.

## **6.7 Social Interventions**

In addition to promoting economic growth and upliftment of rural poor, efforts are also taken to address multifarious social issues. TNCDW has entered into partnership with the Health Department, Social Welfare and Women Empowerment Department and Department for the Welfare of Differently abled Persons to provide interventions in social sector.

Coordination and convergence of efforts among various Government departments and agencies enhances the synergies of the

processes and outcomes for the benefit of individuals and community organizations and savings for the programmes in terms of cost and time.

### **6.7.1 Makkalai Thedi Maruthuvam programme (MTM)**

The MTM is an initiative of the Health and Family Welfare Department in partnership with TNCDW to address non-communicable diseases by undertaking door-to-door visits and providing services by Women Health Volunteers (WHVs). The WHVs conduct screening test for sugar, BP and refer cervical, breast cancer and TB patients for treatment to the Public Health Centres. They upload the information in TNPHR-App and also distribute the medicines to the patients at door steps. Totally, 8713 WHVs are engaged and are working with Health sub-centres in the State.



## **6.8. National Rural Economic Transformation Project (NRETP)**

NRETP is being implemented since 2019-20 in 20 blocks of 5 districts – Trichirapalli, Thanjavur, Erode, Salem and Cuddalore. The focus is on implementing higher order activities such as strengthening of Block Level Federation, promotion of value chain development, establishing 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. The project is implemented with funding by Government of India and Government of Tamil Nadu in the ratio of 60:40.

### **Key Initiatives**

- i. Strengthening of higher level SHG federation through development of **Model**

- BLFs** which can be utilized as immersion sites for other blocks.
- ii. Development of **Community Managed Training Centre (CMTC)** to be maintained by the community to cater to the needs of the training in the local area. 5 CMTCs have been developed at the cost of Rs.8 lakh per CMTC amounting to Rs.40 lakh during the year 2020-21.
  - iii. SHGs and PLFs trained to use the **digital financial services** such as IMPS (Immediate Payment Service), UPI (Unified Payments Interface), Bank PoS (Point of Sale) machines etc. 53 SHG members have been trained at Indian Institute of Banking and Finance and they educate the SHG women on digital transactions.
  - iv. **Women Livelihood Service Centres** have been set up in each NRETP District to provide all kinds of facilitation and support

services for women to take up and expand enterprises. Business plan preparation assistance, facilitation of bank linkages, compliances with legal norms are the various types of support rendered.

All the components of the Project viz, building strong institutional mechanisms, livelihood promotion, social interventions are sought to be executed with a strong organic link with the Block Level Federation. It is envisaged in the project design that the BLFs shall steer the inclusion strategies, enrolling and renewal of insurance and pension schemes, livelihood promotion, enterprise development, product marketing and holistic improvement in the socio-economic status of the SHG households.

## **6.9 Vaazhndhu Kaattuvom Project (VKP)**

Vaazhndhu Kaattuvom Project 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. The project is implemented in 3,994 Village Panchayats across 120 Blocks of 31 Districts (except Chennai, Thanjavur, Ariyalur, Perambalur, Dharmapuri, Kanyakumari, Thirupathur)

The project was implemented as “Tamil Nadu Rural Transformation Project” (TNRTP) and it has been rechristened as “Vazhndhu Kattuvom Project” (VKP) vide G.O.(Ms) No.12, Rural Development and Panchayat Raj (CGS-3) Department, dated:07.02.2022 to reflect the grand vision of growth and upward socio-economic mobility of the target people.

The cost outlay of the project is Rs.910.37 crore with a fund sharing ratio of 70:30 between the World Bank and Government of Tamil Nadu.

**Key strategies:**

1. Financial Assistance
2. Capacity building and skill training
3. Establishing of Institutions

**6.9.1. Financial Assistance**

**a) Start-up Funds**

Group business activity will be supported for enhancing productivity, reducing input cost, improving quality and increasing income and profit of the members.

- i. **Producer Groups** - 30 to 150 producers of a particular commodity will be organized together for aggregation of produce to realise better income due to economies of

scale. Producer Groups are given start-up funds of Rs.75,000 based on milestones.

In the year 2021-22, 2477 new producer groups have been formed and 2000 producer groups given start-up fund to the tune of Rs.15 crore.

- ii. **Enterprise Groups** – 10 to 30 members having joint ownership and control over the business activities with shared profit come together to reduce production costs, improve quality and increase the income. Enterprise Groups are sanctioned with start-up funds of Rs.75,000 based on milestones.

In 2021-22, 804 enterprise groups have been formed and 500 enterprise groups given start-up fund to the tune of Rs.3.75 crore.

- iii. **Producer Collective (PC)** It is a formal higher-level integration of producer groups for aggregation, value addition, marketing and service provisioning for economies of scale. They are sanctioned with start-up funds of Rs.30 lakh after achieving the milestones. The membership is usually ranging between 300 to 3,000 producers. In 2021-22, 15 Producer Collectives have been registered under Producers Companies Act, 2013.

**b. Matching Grant Program (MGP)**

Matching Grant Program (MGP) assistance is a financial instrument arrived to enable ease of access to formal finance to rural entrepreneurs to fill up the fund gap. Under MGP Rs.91.60 crore will be released as grant to the enterprises which will proportionately increase

the credit linkages upto Rs.300 crore. On prompt repayment of 70% of the loan amount, the borrower is eligible for 30% waiver.

The Matching Grant Programme will support 6000 Nano, 500 Micro, 120 Small individual enterprises. A sum of Rs.1 lakh, Rs.3 Lakh and Rs.5 Lakh will be sanctioned as grant portion for nano, micro and small enterprises respectively.

### **6.9.2. Capacity Building & Skill Training**

Skill training provides an important asset and increases the capability of the poor and vulnerable to take up income generation and livelihood activities. In order to provide skill to the rural people within reach through experts from the local community, the Community Skill School (CSS) and Community Farm Schools (CFS) are promoted.

Local practitioners / experts of traditional and highly remunerative arts, crafts and trades



are selected and supported with minimum required infrastructure at the village / block level to run CSS to facilitate access to skill training in rural areas.

In the year 2021-22, 501 Community Skill Schools have been set up and 11,718 rural youth skilled at a cost of Rs.3.92 crore.

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.

In the year 2021-22, 1131 Community Farm Schools have been set-up and 34,689 producer group members trained in farm and off-farm activities at a cost of Rs.7.62 crore.

### **6.9.3. Establishment of Institutions:**

- i. **Women Livelihood Service Centers (WLSC)** are created with common infrastructure facilities to

provide business development support and placement services. Thirty (30) Women Livelihood Service Centres are being established to facilitate and promote rural enterprises.

- ii. **Migration Support Centre (MSC)** facilitates the migrants in accessing better services for their career development, including entrepreneurship. Steps are being taken to set up MSC in collaboration with industries, skill training institutions, community-based organisations, industrial associations, etc.

### **Inclusive strategic planning and analysis**

1. **District Diagnostic Study (DDS)** has been carried out in all the project districts in order to identify prominent farm, off farm and non-farm sectors in the Districts.

2. **Value Chain analysis** - An in-depth analysis has been conducted in 24 prioritized commodities identified through DDS to obtain deeper understanding on market constraints and opportunities and value chain analysis prepared.

3. **Participatory Growth and Investment Plan** - Participatory Growth Plan (PGP) is an inclusive investment planning exercise conducted at the village level to derive Village Investment Plans (VIP) consolidated as Block Investment Plan (BIP) and in turn District Investment Plans.

## **6.10 Tamil Nadu Urban Livelihoods Mission (TNULM)**

Tamil Nadu Urban Livelihoods Mission (TNULM) intends to reduce poverty and

vulnerability of the urban poor households by building strong community-based organizations of the urban poor and enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in improvement in sustainable livelihoods and better income. TNULM is being implemented in the funding ratio of 60:40 by the Union Government and Government of Tamil Nadu.

Tamil Nadu Urban Livelihoods Mission was initially implemented by the Commissionerate of Municipal Administration, Government of Tamil Nadu. From the year 2016-17 the Mission is being implemented by Tamil Nadu Corporation for Development of Women (TNCDW).

**The components of TNULM scheme are:**

1. Social Mobilization and Institution Development (SMID)
2. Employment through Skill Training and Placement (ESTP)

3. Capacity Building and Training (CBT)
4. Self-Employment Programme (SEP)
5. Shelter for Urban Homeless (SUH)
6. Support to Urban Street Vendors (SUSV)
7. Innovative and Special Projects (I&SP).

### **6.10.1 Social Mobilization and Institution Development (SMID)**

#### **a) Formation of Self-Help Groups**

TNULM envisages universal social mobilization of urban poor and vulnerable sections into Self Help Groups (SHGs) and their federations. The SHGs formed under TNULM, which have completed their mandatory trainings and 3 months functioning period are graded and provided with Revolving Fund.

In the year 2021-22, 20,438 SHGs have been formed. Revolving fund assistance has been provided to the tune of Rs.15.96 crore to 15,959 SHGs.

## **b. Formation of Area Level Federations and Revolving Fund to ALFs**

SHGs are federated with a minimum of 10 SHGs as an Area Level Federation (ALF) at the habitation / ward level. ALFs facilitate SHGs, to avail timely institutional credit at an affordable rate of interest and support economic activities of SHGs.

In the year 2021-22, 300 ALFs have been formed. Revolving fund assistance of Rs.1.08 crore has been provided to 215 ALFs.

### **6.10.2 Employment through Skill Training and Placement**

This component focuses on providing assistance for development / upgradation of the skills of the urban poor so as to enhance their capacity for self-employment and wage employment. ESTP will target the urban poor

who are daily wagers or engaged in seasonal occupation to reduce occupational vulnerability.

In the year 2021-22, 7,662 urban youth have been trained at the cost of Rs.11.20 crore.

### **6.10.3 Capacity Building and Training (CBT)**

The key objective of capacity building and training component of TNULM is to provide technical assistance in the fields of urban livelihoods promotion and urban poverty alleviation. It involves building of strong institutional structures at the State, District and Urban Local Body levels for efficient implementation of TNULM.

### **6.10.4 Self-Employment Programme**

This component focuses on financial assistance to under-employed and unemployed urban poor individuals / groups to set up enterprises based on their skills, training,

aptitude and local conditions. They are provided loan with interest subvention to start micro and small enterprises.

In the year 2021-22, 8,053 individuals, 5,245 activity groups and 14,237 SHGs have been supported with bank loan of Rs.45.00 crore, Rs.167.48 crore and Rs.644.42 crore respectively.

The following scheme components are implemented by the Directorate of Municipal Administration and TNCDW acts as the convening and funding organization for the components below:

- Shelter for Urban Homeless (SUH).
- Support to Urban Street Vendors (SUSV)
- PM-Street Vendor's AtmaNirbhar Nidhi (PM-SVANidhi).



## **6.11 New Initiatives**

### **1. Support to Plastic free Tamil Nadu**

Government of Tamil Nadu is committed to make the state free of single use plastic (SUP) through a people's campaign. The 'Meendum Manjapai campaign' was launched by Hon'ble Chief Minister on 23<sup>rd</sup> December 2021. The SHG women will support the campaign by creating awareness on avoiding SUP and choosing ecofriendly options like cloth/ jute bags, palm leaf cups, paper/ terrocotta containers, eatable cutlery made from grains etc., produced by SHGs. The Livelihood missions will actively promote such options in clusters in every district.

### **2. Malnutrition free Tamil Nadu**

In the NFHS - 5 survey, the status of child malnutrition and adult anaemia is a cause of concern. The TNCDW will work closely with

Social Welfare and Women Empowerment department to create awareness among rural women on balanced diet, food habits, personal hygiene, etc through the Community Resource Professionals. Malnutrition free panchayats will be included as one of key indicators for the Best Panchayat Award and efforts of CRPs will be recognized with incentives.

### **3. Convergence with KAVIADP**

The farm activities of the livelihood Missions under TNCDW will be aligned with scheme components of KAVIADP, a flagship scheme of Agriculture and Farmers Welfare Department for bringing in second green revolution through bringing more fallow lands under cultivation. The farm components like raising nursery, integrated farming cluster, mini tool bank, producer groups, value addition etc., will be formed and/or strengthened in convergence with KAVIADP scheme.

#### **4. SHGs will take forward Green Tamil Nadu Project**

Under MGNREGS, SHGs will act as Project Implementation Agencies (PIAs) for nursery raising, planting and maintenance of saplings. The SHGs will also be given moringa and fruit saplings for planting in their backyard. These activities will add fervor to the Green Tamil Nadu Project of Forest Department.

#### **5. Social Audit of MGNREGS and other Government Schemes**

Trained SHG women are already engaged in Social Audit Committee of MGNREGS. Their capacity will be built further through extensive modular training to take up social audit of other Government schemes like PMAY,(G) JJM,NSAP, NRLM etc.,

## **6. SHG app**

TNCDW is the nodal agency for SHG formation and socio-economic empowerment of women. A fool proof database of every SHG and federations are important for designing and implementing various interventions including last mile delivery of schemes.

A mobile app has been launched in March 2022 for capturing the data of each SHG with unique identifiers linked to Aadhar and bank account. The database will be updated in real-time for effective monitoring and planning of future interventions.

## **7. Strengthening E-Sevai Maiyams**

E-sevai centres are being set up in every and 1497 such centres are operationalized in VPSC buildings by SHGs. During 2022-23, SHG women operated e-sevai centres shall be expanded and Digi Seva Services of Central

Government and other online services made available.

### **6.12. Activities proposed for 2022-23**

- One Model Block Level Federation (MBLF) will be developed in 10 Districts to pilot the concept at the cost of Rs.12.88 crore.
- Regional level exhibition cum sales of SHG products will be organised.
- 'Mathi Bazaar' an e-commerce portal will be revived and relaunched to facilitate online sale.
- Family vision cards will be provided to vulnerable and marginalised families for ensuring all needs, entitlements and scheme benefits are converged for each family.
- Awareness on menstrual hygiene management will be provided to SHG women and adolescent girls in 3535 village

panchayats of 105 backward blocks in 24 Districts.

- 80 job melas will be organised to facilitate jobs for educated rural youth.
- Start-up funds will be provided to 1760 Group enterprises at a cost of Rs.20.50 crore.
- Matching grant assistance will be provided to 4900 individual enterprises and 345 group enterprises at a cost of Rs.64.20 crores.
- Community Skill Schools (CSS) will train 22,000 rural youth in various crafts.
- Community Farm Schools (CFS) will train 90,000 Producer Group members on farm and off-farm activities

# **7. Training and Capacity Building**





## **7.1. Capacity Building**

Capacity Building and Training programmes are critical to improve capability, capacity, productivity, performance and effectiveness of officials, staff and local body representatives entrusted with the responsibility of implementing Government schemes. The training programmes not only enhance skills, knowledge, competencies but also contribute to better attitude and behavioural change.

This important function for the Rural Development Department is entrusted to Commissioner of Rural Development Training, the State Institute of Rural Development and Panchayat Raj (SIRD & PR), 5 Regional Institutes of Rural Development and Panchayat Raj (RIRD & PR) and 36 District Resource Centres for Panchayats (DRCP).

## **7.2. State Institute of Rural Development and Panchayat Raj (SIRD &PR)**

State Institute of Rural Development and Panchayat Raj is the apex institution at the State

level organizing training programmes for various target groups to update their knowledge, upgrade their skills and change their attitude for successful implementation of the various schemes of the department effectively and efficiently. It is also vested with the responsibility of developing course content and training of trainers for various courses.

SIRD&PR has been registered as a Society under Tamil Nadu Societies Registration Act of 1975. Presently the Institute is functioning in a 25-acre campus at Maraimalai Nagar near Chennai.

### **7.2.1 Training Methodology**

The participants in the training at SIRD&PR are exposed to various participatory training methodologies like group discussions, role play, experience sharing, exposure visits, etc., 'Cascading model' is adopted by creating master resource persons, who in turn build the capacity of the stakeholders at Regional, District, Block and Community levels.

This Apex Institute conducts residential programmes in its campus and off-campus programmes at District, Block and Village Panchayat levels through District Administration and Regional Institutes of Rural Development and Panchayat Raj. During the Covid-19 period Online courses were also organised.

### **7.2.2 Resources for Training**

SIRD &PR receives grants-in-aid to meet the salary and non-salary expenditure from the recurring grant of Union Government and State Government on 50:50 basis. It also receives financial support for conducting training programmes from the schemes like SFC and JJM.

The Ministry of Rural Development provides 100% assistance to upgrade the infrastructure facilities like construction of hostels, training halls and for the purchase of teaching equipment's etc., every year on need basis.

### **7.2.3 Centres of Excellence under SIRD&PR**

To strengthen the capacity building activities of the Department, initiatives have been taken to promote Centres of Excellence in SIRD & PR and in all the RIRD & PR. The following four Core Centres have been established at State Institute of Rural Development and Panchayat Raj.

1. Panchayat Raj / State Panchayat Resource Centre
2. Programme Implementation and Coordination
3. Livelihood, Women Empowerment and Enterprises promotion.
4. Rural Engineering and Technology

### **7.2.4. Networking with other Academic Institutions**

Memorandum of Understanding have been signed with Indian Institute of Technology-Madras, Gandhi Gram Rural Institute, Institute of Rural Management, Anand, Gujarat, Madras School of

Social Work, National Institute of Technical Teachers Training and Research (NITTTR), Avinashilingam University, SRMIST University, Bharathiar University etc., to undertake joint training programmes, share resources and resource persons.

This networking is aimed at bringing in expertise in the areas such as Faculty Development, Research, Exposure visit, Skill Development, Field placements, Publications etc., Similarly, the Organizations may benefit through Internship, Orientation, Training for Students, Joint Research and Evaluation Projects, Faculty Support, Documentation of best practices etc.

#### **7.2.5. Training of New PRI members**

A comprehensive 'Capacity Building Plan' for the newly elected representatives of Panchayat Raj Institutions was designed which included orientation cum refresher training. To conduct these training programs four categories of trainers i.e. State level Master trainers, Regional level

Resource persons, District Resource persons and Sub-Divisional Resource persons were identified and trained. These trainers would handle the training programmes for six categories of elected representatives.

Training will prepare the PRI Representatives to discharge their functions effectively and as per rule of law. Books have been prepared on various topics including Panchayat Administration, Schemes implementation, Financial Administration, e-Governance etc. Exclusive training Programmes will also be organised for the women and SC & ST Representatives to enhance their capabilities, inculcate leadership qualities and empower them to perform their roles and responsibilities properly.

In 2022-23, there will be more emphasis on client-based training and need assessment training and research studies as directed by NIRD&PR.

**Table 7.1**  
**Training Performance – 2021-22**

<b>No. of programmes</b>	<b>No. of participants trained</b>
8	7329

### **7.3. Regional Institute of Rural Development and Panchayat Raj**

#### **7.3.1. Establishment**

Regional Institutes of Rural Development and Panchayat Raj are headed by Principals in the cadre of Additional Director / Joint Director of Rural Development and Panchayat Raj.

**Table 7.2****Basic details of 5 Regional Institutes of Rural  
Development and Panchayat Raj**

<b>Sl. No.</b>	<b>Name of the Institution</b>	<b>Name of the Headquarter District</b>	<b>Name of Districts Covered</b>	<b>Year of Establishment</b>
1.	S.V.Nagaram	Tiruvannamalai	Kancheepuram, Villupuram, Tiruvallur, Cuddalore, Tiruvannamalai, Chengalpattu, Kallakurichi ( 7 districts)	1956
2.	Krishnagiri Dam	Krishnagiri	Krishnagiri, Namakkal, Salem, Dharmapuri, Vellore, Ranipet, Tirupattur (7 districts)	1958
3.	Pattukottai	Thanjavur	Thanjavur, Tiruvarur, Nagapattinam, Mayiladuthurai Tiruchirappalli, Pudukottai, Sivagangai (7 districts)	1954



4.	Bhavanisagar	Erode	Erode, Coimbatore, Dindigul, The Nilgiris, Karur, Perambalur, Ariyalur, Tiruppur (8 districts)	1972
5.	T. Kallupatti	Madurai	Madurai, Theni, Virudhunagar, Ramanathapura m, Tirunelveli, Thoothukudi, Kanniyakumari, Tenkasi (8 districts)	1948

### **7.3.2. Activities of Regional Institutes of Rural Development and Panchayat Raj**

Based on the course content and modules developed by SIRD, the RIRDs directly trains various stakeholders like officials and functionaries of the Rural Development and Panchayat Raj Department, elected representatives of Panchayat Raj Institution such as Ward Members of Block Panchayats, Village Panchayat Presidents,

Panchayat Secretaries and Government functionaries, Self Help Group Members, CBOs, line Department Officials on Government schemes and programmes.

Each Regional Institute of Rural Development and Panchayat Raj has got capacity to train a minimum of 5,000 persons (in campus) and to a maximum of 25,000 (including off campus) during a year.

### **7.3.3. Fund**

State Government is providing Rs.7 crore every year for the five Regional Institutes of Rural Development and Panchayat Raj.

The Government of India provides Rs.20 lakh every year to each Regional Institute of Rural Development and Panchayat Raj as recurring grant for the training programmes. It also provides 100% non-recurring grant on need basis to improve the infrastructure facilities and training equipment.

Besides these, the RIRD&PRs receive funds under schemes of RGSA, SFC and JJM to conduct training.

**Table 7.3**  
**Training Performance – 2021-22**

<b>No. of programmes</b>	<b>No. of participants trained</b>
7	47848

**7.4. District Resource Centres for Panchayats (DRCPs):**

District Resource Centres for Panchayats (DRCPs) have been established under Rashtriya Gram Swaraj Abhiyan to focus exclusively on Panchayat Raj training and capacity building at District level. The District Resource Centres for Panchayats function under the administrative control of the District Collector. The District Resource Centres for Panchayats will train Village Panchayat Ward Members, Road Inspectors, Panchayat Secretaries, Village

Panchayat staff including OHT operators, Thooimai Paniyaalargal, Community based Organizations and Village Panchayat level Committees.

**Table 7.4**  
**Training Performance – 2021-22**

<b>No. of programmes</b>	<b>No. of participants trained</b>
3	75150

# **8. Sustainable Development Goals (SDGs)**



## **Sustainable Development Goals in Rural Development**

In the context of rapid urbanization, growing socio-economic inequalities and climate change, the role of Sustainable Development Goals (SDGs) in re-orienting the strategies of rural development has assumed new significance. The Rural Development and Panchayat Raj Department schemes and activities have a direct impact on the following SDG Goals 1.No Poverty, 2.Zero Hunger, 3.Good Health and Well Being, 5.Gender Equality, 6.Clean Water and Sanitation, 8.Decent Work and Economic Growth, 9.Industry, Innovation and Infrastructure, 11.Sustainable Cities and Communities, 12.Sustainable Consumption and Production, 13.Climate Action and 16.Peace and Justice. The progress in these Goals is measured through 20 indicators,

17 pertaining to the Directorate of Rural Development and 3 pertaining to schemes implemented by the Tamil Nadu Corporation for Development of Women. The flagship State Schemes of Anaithu Grama Anna Marumalarchi Thittam (AGAMT), Samathuvapuram along with Union Sponsored Schemes like the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), Pradhan Mantri Gram Sadak Yojana (PMGSY), National Rural Livelihoods Mission (NRLM) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) provide the thrust in achieving these goals.

The Principal Secretary, Rural Development and Panchayat Raj Department is the Chairperson of Working Group on SDG-1 (No Poverty) and SDG-2 (Zero Hunger) and this forum has enabled inter-departmental



convergence among multiple departments which is the crux of achieving both the goals. The next leap in attainment of SDGs is through the Localisation of SDGs and Institutionalising them in the Panchayat Raj institutions. Towards this end, Tamil Nadu will work on the recommendations of the Expert Group on Localisation of SDGs setup by the Ministry of Panchayat Raj. The rollout of Localisation of SDGs will enable Village Panchayats to identify, envision and work towards attaining targets in 9 themes identified for Panchayats. From 2022-23 onwards, the Rural Development and Panchayat Raj Department would provide an enabling and facilitating framework for the Village Panchayats in planning, financing, executing and monitoring the attainment of the SDG goals.



## **9. Budget**

## **9. Budget Estimate for 2022-23**

A sum of Rs.26,647.193 crore is provided in the Budget Estimate for the year 2022-23. Out of which, the Revenue Expenditure is Rs.22,256.218 crore and Capital Expenditure is Rs.4,390.825 crore.

## **10. Conclusion**



## **Conclusion**

The Rural Department and Panchayat Raj Department is committed to fulfill the aspirations of the rural people and is taking all efforts to saturate the panchayats with basic amenities like safe drinking water, sanitation, rural roads, pucca houses, street lights etc., through filling the gaps in infrastructure by convergence of schemes and creating opportunities for sustainable livelihood through building pro-poor institutions and nurturing them.

The functions of this Department are closely intertwined with many other departments schemes and programmes like Agriculture, Animal Husbandry, Horticulture, Fisheries, Health, Social welfare and Women empowerment department etc., and therefore there is greater need for coordination with them with support of PRI institutions for achieving better impact. MGNREGS and AGAMT-II scheme components will be implemented in close coordination with Agriculture

and allied departments by ensuring scheme components complement and supplement each other in the KAVIADP Village Panchayats for maximum benefit to the farmers.

To enhance synergy among the various arms of the Rural Development Department the priorities under MGRNEGS will be reoriented to support the poverty alleviation and livelihood promotion programmes implemented by TNCDW. The individual asset creation along with development of agricultural lands of small and marginal farmers and promotion of horticultural crops will be emphasized to increase the income of farmers and provide them sustainable livelihoods. Water conservation, protection of water bodies and rain water harvesting will be continued with full vigor in campaign mode during this year.

The PRI institutions especially the Village Panchayats and Community based organisations can be a force multiplier to take any programme to the masses in rural areas. The challenge of



localizing SDGs will be achieved by effective planning and building the capacities of the local body representatives and community resource persons to make a dent on some of the challenging indicators like child malnutrition, adult anaemia, child marriage etc.,

SHG movement has played a significant role in tackling rural poverty by increasing purchasing power in rural families as a result of income generation activities. Renewed thrust will be given to bring back into focus the social issues affecting women and empowering them to tackle it with confidence. The livelihood mission will shift gears and focus on strengthening federations of SHGs at Panchayat and Block level for taking up higher level enterprises supported by project consultants and external experts.

The department is on the threshold of introducing many e-governance initiatives for public services delivery, improving ease of business, payment of various taxes, etc., in Village

panchayats. The efforts taken by the Panchayat presidents in creating model villages and localizing SDGs will be recognized and rewarded. The Department with its professional workforce and large pool of people's representatives will take concerted efforts to improve the quality of life of people in rural areas.

The Rural Development and Panchayat Raj Department, under the stellar leadership of the **Hon'ble Chief Minister Thiru. M.K. Stalin**, renews its commitment to carry forward the vision of the **Hon'ble Chief Minister** to enable Tamil Nadu to attain number one status in all spheres of development.

**KR. PERIAKARUPPAN**

Minister for Rural Development  
Government of Tamil Nadu



**Honourable Chief Minister of Tamil Nadu participated in Grama Sabha held at Paapapatty Panchayat, Madurai district on 02.10.2021.**

## Field visits by Honourable Minister for Rural Development



**Palm tree plantation at  
Kottaiyiruppu Panchayat,  
Sivagangai District**



**Water supply work at  
Serpanancheri Panchayat,  
Kancheepuram District**

## Water Supply works under Jal Jeevan Mission



**OHT at Kadanganeri Panchayat,  
Tenkasi District**



**Household Water Supply connections**

**Anganwadi Building  
under MGNREGS**



**Mela Ambur Panchayat, Tenkasi District**

**School Building under  
School Infrastructure Development Scheme**



**Parali Panchayat, Namakkal District**



## State Schemes



**Integrated Office Complex for Rural Development and Panchayat Raj under Scheme Component of Pooled Assigned Revenue Scheme, Theni District**



**Bus Shelter under MLACDS,  
at Pudumallavadi Panchayat,  
Tiruvannamalai District**



**Renovated AGAMT Library,  
at Mannivakkam Panchayat,  
Chengalpattu District**

**Water Conservation works taken up under Mahatma Gandhi  
National Rural Employment Guarantee Scheme**



**Farm Pond at Cherangode Panchayat,  
The Nilgiris District**



**Cement Concrete Check Dam  
at Thalavaipattinam Panchayat,  
Tiruppur District**



## Bridges and Roads



**Bridge connecting Kalpoondi to Ladapadi Village under NABARD - RIDF, Tiruvannamalai District**



**Bridge connecting Sembiyavarambal - Krishnapuram link road under NABARD - RIDF, Thanjavur District**

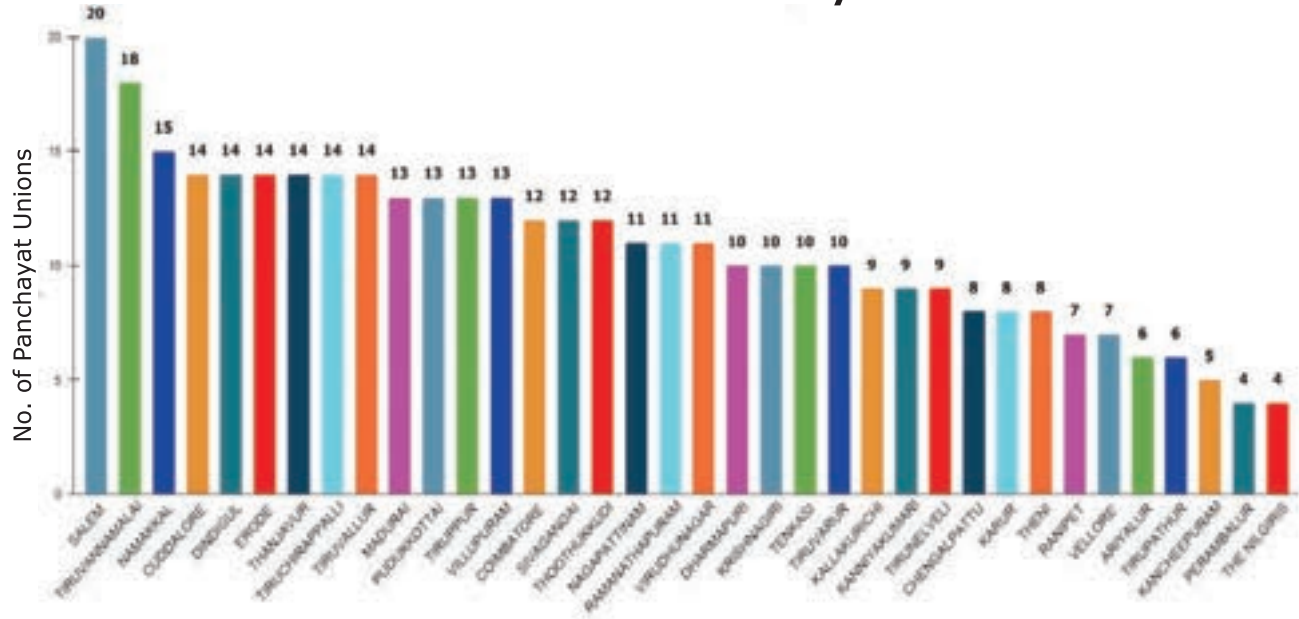


**Road Connecting Chittampalayam road to Thudupathi under PMGSY Scheme, Erode District**



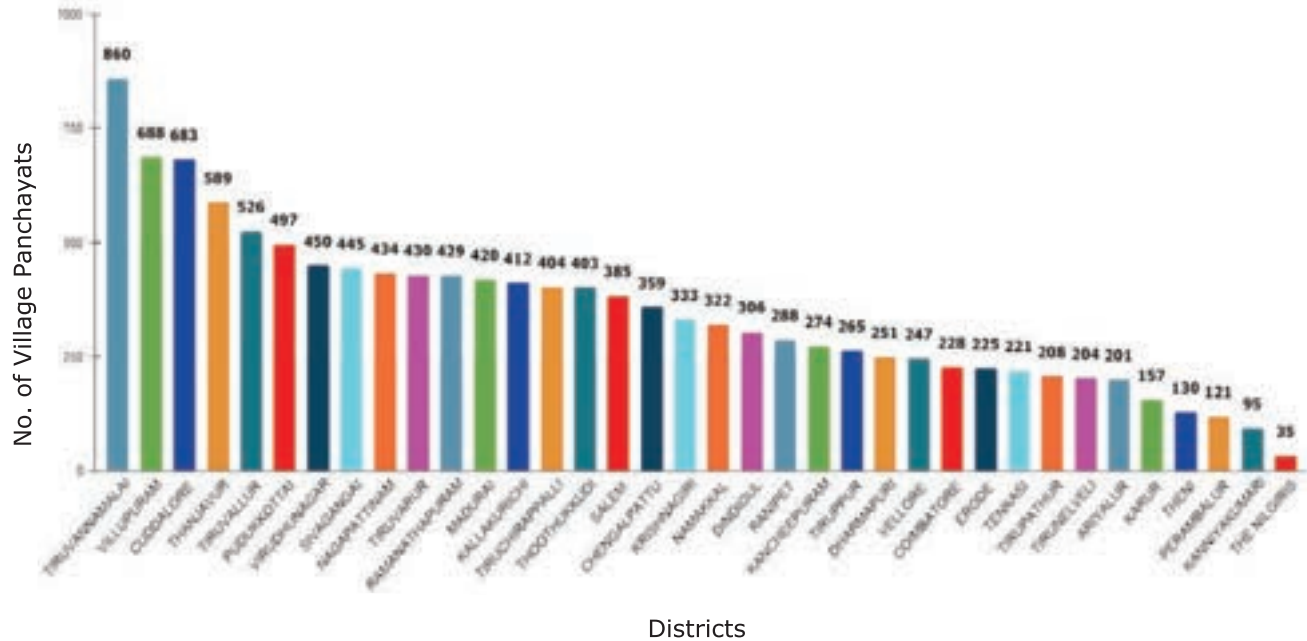
**Road Connecting Kidaiyur to Mettur under SCPAR Scheme, Salem District**

## District wise Number of Panchayats Unions

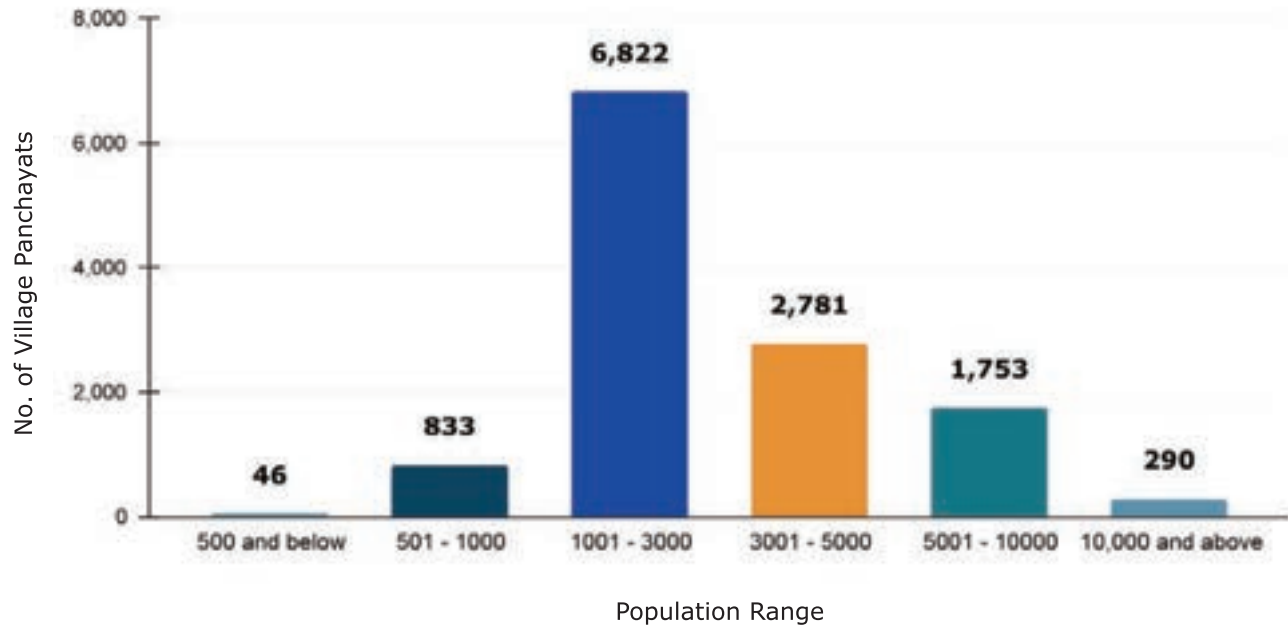


Districts

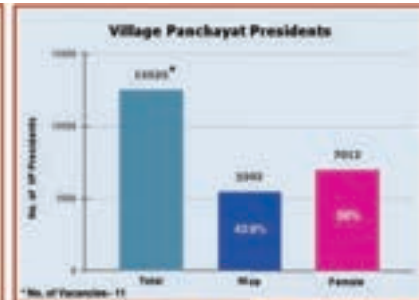
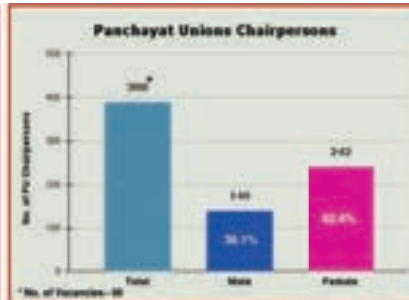
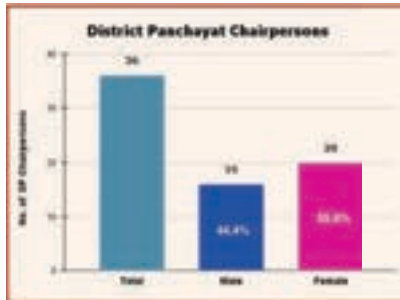
## District wise Number of Village Panchayats



## Classification of Village Panchayats based on population (Census 2011)

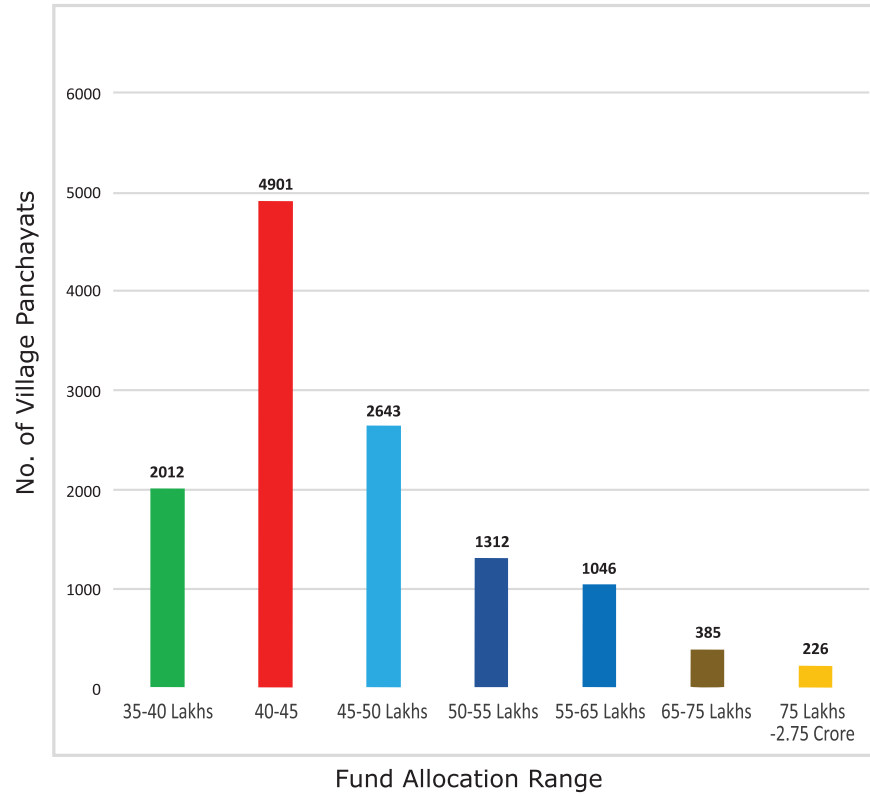


## Women Representation in Rural Local Body Elections held in 2019 & 2021



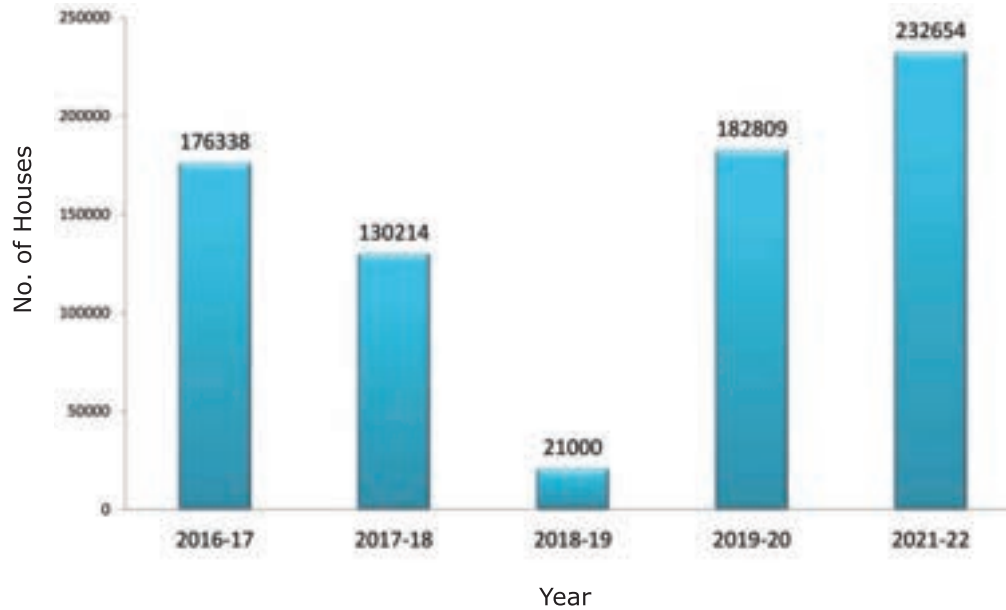


## Special Fund Allocation to Village Panchayats under ANAITHU GRAMA ANNA MARUMALARCHI THITTAM - II



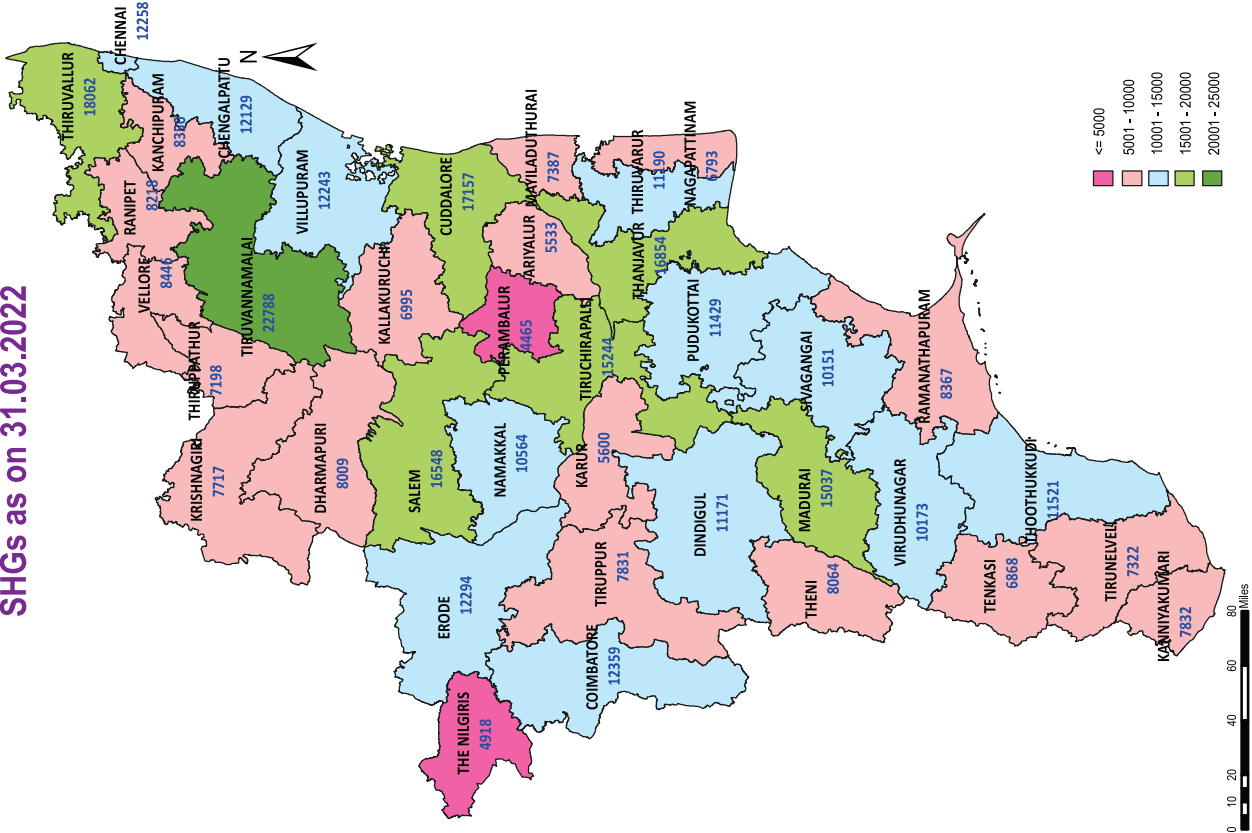
## Pradhan Mantri Awaas Yojana - Gramin

Details of Houses Sanctioned





# District-wise distribution of SHGs as on 31.03.2022



## Tamil Nadu State Rural Livelihood Mission



Training to SHG Members



Bulk loan disbursement to PLF



Natural Farming activity



SHGs Engaged in Non - farm activity (Pottery)



Nutrition awareness programme for SHGs



Youth Skill Training under DDUGKY

## Vaazhndhu Kaattuvom Project



Participatory Growth Plan  
Preparation



Producer Group  
Vegetable Cultivation



Enterprise Group  
Sanitary Napkin Production



Producer Collective for  
Fish Vending



Community Skill School for  
Palm leaf Products



Community Farm School for  
Farm Mechanisation

## Tamil Nadu Urban Livelihoods Mission



Capacity Building Training to SHG members



Income Generation Activity for Transgenders



Individual Enterprise



SHG Micro Enterprise - Garment Unit



SHG Nano Enterprise



JCB training to youth under ESTP

## Bank Credit to SHGs – Year Wise Performance

