

**Narrative Report on Implementation of**

# **TREAD Scheme 2014 - 2015**

**Trade Related Entrepreneurship Assistance  
and Development for Women Empowerment**

**Implemented by**

## **GREEN**

**GENERAL MOVEMENT FOR RURAL EDUCATION  
& ENVIRONMENT (GREEN)**

**Chinnamanur (po), Theni District, (TN).**

**Submitted to**

## **MSME**

**Ministry of Micro, Small &  
Medium Enterprises (MSME)  
Govt of India.**



**Narrative Report on**  
**TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND  
DEVELOPMENT (TREAD)  
FOR WOMEN EMPOWERMENT SCHEME 2014 – 2015**

**Implemented by**  
**GREEN Society**  
**Chinnamanur, Theni District, Tamilnadu.**

Submitted to  
**MSME**  
**Ministry of Small & Medium Enterprises**  
**Govt of India.**

Submitted by  
**GREEN**  
**General Movement for Rural Education & Environment**

No:1A, Samykulam 1<sup>st</sup> Street, Chinnamanur (Post)  
Theni District, Postal Zip Code – 625515  
Tamilnadu, India.

Telephone: (+) 91 4554 248851 / Cell: (0) 9443926439

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**PERFORMA FOR THE PROGRESS OF NGO UNDER TREAD SCHEME**

<b>Sl.No</b>	<b>Particulars</b>	<b>Information</b>
1.	<b>Name and Address of the NGO</b>	GREEN General Movement for Rural Education & Environment (GREEN) Society
2.	<b>Name of the Key person</b>	Mr. P.S.Bose
3	<b>Name of the lending agency (bank) with complete address</b>	CANARA BANK Erasakkanaiyackanur Branch Theni District, (TN)
4.	<b>Amount of loan received and date</b>	So far, the Bank have released the loans as per following details 1. Rs. 2 lakhs (13.06.2015) 2. Rs. 3 lakhs (17.10.2015) 3. Rs. 3 lakhs (05.12.2015) 4. Rs. 3 lakhs ( 05.03.2016)  In Total about Rs. 11 lakhs have been sanctioned
5.	<b>Average loan given to per women beneficiary (enclosed the name &amp; address of SGHs / Women beneficiaries, Loan Amount and Activities)</b>	Enclosed in a separate List herewith in the prescribed format details
6.	<b>Amount of loan repaid</b>	About Rs. 3.67 lakhs have so far been repaid by the beneficiaries till to date.
7.	<b>Amount of GoI Grant received and date</b>	Rs. 13,00,000/- dated on 10.03.2015
8.	<b>Whether women are doing income generating activities</b>	YES The detailed report of IGP activities enclosed in a separate sheet herewith
9.	<b>Approximate income of women</b>	The chart of Income Received by women is enclosed herewith in a separate sheet

10.	<b>Place where women are doing work with some photographs</b>	As mentioned in the report attached herewith
11.	<b>Problem facing by NGO and suggestion</b>	<p>During the Implementation of the Scheme, the GREEN – NGO has faced the following problems and suggestions thereon</p> <ul style="list-style-type: none"> <li>➤ As the procedural formalities of the CANARA Bank, Erasackanayakanur Branch making delay on sanctioning of Loan in Time.</li> <li>➤ The Branch Managers are often shifted by Regional office – so as our GREEN has approached the New Manager for get to involve the TREAD scheme every time.</li> <li>➤ In some cases, the Bank officials required clarification on Sanctioning of Loan under TREAD Scheme from their Regional Branches for further proceedings.</li> </ul> <p>However, GREEN has forwarded a Letter of request to the Branch for releasing the Loan in time and</p> <p>We have also explained the Manager that not at while the beneficiaries started their IGP activities in time because of delay of loans.</p>

The other detailed particulars and Narrative Report is enclosed herewith in the following annexure

Date:

Place:

Authorised Signatory

**Sl. No: 5****Average loan given to per women beneficiary****(Enclosed the name & address of SGHs / Women beneficiaries, Loan Amount and Activities)**

Sl. No	Name & Address of SHGs	Name of the Women Beneficiary	Loan Amount	Activities doing
1	<b>MUTHUMARIYAMMAN Women SHG – Erasackanayakanur, Theni Dist, (TN)</b>	Jeyanthi	Rs. 15,000	Readymade Garments Production
2		Amsarani	Rs. 15,000	Readymade Garments Production
3		Roopavathi	Rs. 15,000	Readymade Garments Production
4		Amutha	Rs. 15,000	Readymade Garments Production
5		Pounthai	Rs. 15,000	Readymade Garments Production
6		Rasathi	Rs. 15,000	Readymade Garments Production
7		Amarkanni	Rs. 15,000	Readymade Garments Production
8		Eswari	Rs. 15,000	Readymade Garments Production
9		Sathya	Rs. 15,000	Readymade Garments Production
10		Karuppayee	Rs. 15,000	Readymade Garments Production
11		Jeyaseela	Rs. 15,000	Readymade Garments Production
12		Pounthai	Rs. 15,000	Readymade Garments Production
13		Karnamani	Rs. 15,000	Readymade Garments Production
14		Mookammal	Rs. 15,000	Readymade Garments Production
15		Selvi	Rs. 15,000	Readymade Garments Production
16		Indhira	Rs. 15,000	Readymade Garments Production
17		Vanakili	Rs. 15,000	Readymade Garments Production
18		Rajamma	Rs. 15,000	Readymade Garments Production
19		Vanithasree	Rs. 15,000	Readymade Garments Production
20		Ananthi	Rs. 15,000	Readymade Garments Production
21	<b>ANNAI THERESA Women SHG - Erasackanayakanur, Theni Dist, (TN)</b>	Kuruvammal	Rs. 10,000	Readymade Garments Production
22		Sindhu	Rs. 10,000	Readymade Garments Production
23		Josphan	Rs. 10,000	Readymade Garments Production
24		Piula baby	Rs. 10,000	Readymade Garments Production
25		Palaniyammal	Rs. 10,000	Readymade Garments Production
26		Shanthi	Rs. 10,000	Readymade Garments Production
27		Pasupathi	Rs. 10,000	Readymade Garments Production
28		Fathimarani	Rs. 10,000	Readymade Garments Production
29		Vimala	Rs. 10,000	Readymade Garments Production
30		Veluthai	Rs. 10,000	Readymade Garments Production
31		Rohini	Rs. 10,000	Readymade Garments Production
32		Chitra	Rs. 10,000	Readymade Garments Production
33		Vijayalakshmi	Rs. 10,000	Readymade Garments Production
34		Pasupathi	Rs. 10,000	Readymade Garments Production
35		Rajeswari	Rs. 10,000	Readymade Garments Production
36		Ramya	Rs. 10,000	Readymade Garments Production
37		Murugeswari	Rs. 10,000	Readymade Garments Production
38		Lakshmi	Rs. 10,000	Readymade Garments Production
39		Maheswari	Rs. 10,000	Readymade Garments Production
40		Parameswari	Rs. 10,000	Readymade Garments Production
41	<b>VISHNU WOMEN SHG - Erasackanayakanur, Theni Dist, (TN)</b>	Yogarani	Rs. 15,000	Readymade Garments Production
42		Nagarani	Rs. 15,000	Readymade Garments Production
43		Nagarathinam	Rs. 15,000	Readymade Garments Production
44		Tamilselvi	Rs. 15,000	Readymade Garments Production
45		Chandrakala	Rs. 15,000	Readymade Garments Production
46		Lakshmi	Rs. 15,000	Readymade Garments Production
47		Pounthai	Rs. 15,000	Readymade Garments Production
48		Nagalakshmi	Rs. 15,000	Readymade Garments Production
49		Guruvammal	Rs. 15,000	Readymade Garments Production
50		Seethalakshmi	Rs. 15,000	Readymade Garments Production

**Continued**

Sl. No	Name & Address of SHGs	Name of the Women Beneficiary	Loan Amount	Activities doing
51	<b>VISHNU WOMEN SHG -</b> Erasackanayakanur, Theni Dist, (TN)	Shanthi	Rs. 15,000	Readymade Garments Production
52		Vijaya	Rs. 15,000	Readymade Garments Production
53		Vasanthi	Rs. 15,000	Readymade Garments Production
54		Bhagavathi	Rs. 15,000	Readymade Garments Production
55		Rasathi	Rs. 15,000	Readymade Garments Production
56		Mahadevi	Rs. 15,000	Readymade Garments Production
57		Divya	Rs. 15,000	Readymade Garments Production
58		Eswari	Rs. 15,000	Readymade Garments Production
59		Karthiga	Rs. 15,000	Readymade Garments Production
60		Gurudevi	Rs. 15,000	Readymade Garments Production
61	<b>BHAMA RUKMANI Women SHG -</b> Erasackanayakanur, Theni Dist, (TN)	Alagumari	Rs. 15,000	Readymade Garments Production
62		Renuka	Rs. 15,000	Readymade Garments Production
63		Nagarathinam	Rs. 15,000	Readymade Garments Production
64		Ponnin Selvi	Rs. 15,000	Readymade Garments Production
65		Mariselvi	Rs. 15,000	Readymade Garments Production
66		Tamilseveli	Rs. 15,000	Readymade Garments Production
67		Palaniyammal	Rs. 15,000	Readymade Garments Production
68		Lakshmi	Rs. 15,000	Readymade Garments Production
69		Sankammal	Rs. 15,000	Readymade Garments Production
70		Sankammal	Rs. 15,000	Readymade Garments Production
71		Veeramani	Rs. 15,000	Readymade Garments Production
72		Eswari	Rs. 15,000	Readymade Garments Production
73		Pappa	Rs. 15,000	Readymade Garments Production
74		Gandhi	Rs. 15,000	Readymade Garments Production
75		Papputhai	Rs. 15,000	Readymade Garments Production
76		Kaliyammal	Rs. 15,000	Readymade Garments Production
78		Rajamani	Rs. 15,000	Readymade Garments Production
79		Sasikala	Rs. 15,000	Readymade Garments Production
80		Selvi	Rs. 15,000	Readymade Garments Production

**No: 8****Whether women are doing income generating activities**

Following are the details of women involving in the Income Generation Activities under the TREAD Scheme support Loans.

Sl. No	Name of the Women SHGs	Village Name	No. of Women in IGP Activity	Name of the IGP Activity Involved
01	<b>Annai Theresa</b>	Erasackanayakkanur	20 women	Readymade Garments Production
02	<b>Bama Rukmani</b>	Erasackanayakkanur	20 women	Readymade Garments Production
03	<b>Muthumariyamman</b>	Erasackanayakkanur	20 women	Readymade Garments Production
04	<b>Vishnu</b>	Erasackanayakkanur	20 women	Readymade Garments Production

**Sl. No: 9****Approximate income of women**

Following are the details of Income obtained by each women beneficiary under TREAD Scheme

Sl. No	Name of the Income Generation Activity	Approximate Income (in Rs.) per month earned by the IGP
01	<b>Simple House Hold Cleaning Items Preparation</b>	<b>Rs. 3,600/- p.m</b> (Rs. 46,500 as Annual Income)
02	<b>Disposable Paper Cups, Tea Cups and Paper Bags Making</b>	<b>Rs. 4,200/- p.m</b> (Rs. 52,600 as Annual Income)
03.	<b>Sanitary Napkin Manufacturing</b>	<b>Rs. 5,300/- p.m</b> (Rs. 68,900 as Annual Income)
04	<b>Readymade Garments Production</b>	<b>Rs. 6,500/- p.m</b> (Rs. 83,200 as Annual Income)

NOTE: - at present the Loan sanctioned for Readymade Garments IGP only by the Branch and those Women beneficiary is being earned the income mentioned in the above column, the rest is expected.

**MSME – TREAD Scheme in Action**

**Marketing and Exhibition of SHG's Products on Simple House Hold Chemicals – Phenyl, Soap Oil and Bleaching Powder and Garments – Cloth Bags Produced by the Women SHGs under MSME - TREAD Scheme**



**Individual Photographs of the MUTHUMARIAMMAN Women SHG Benefited under the MSME – TREAD Scheme and involving the Income Generation (IGP) Activities**  
 (Sample of Track Record – Photo ID, maintained by the organisation for MSME – TREAD Scheme)





**An SHG Woman – Individual are involving the Income Generation (IGP) Activities on Tailoring and Garments Making Trade ventures by received Bank Loans under the support of MSME – TREAD Scheme**



**An house hold Women Entrepreneur benefited under TREAD for Women scheme by M.S.M.E, Govt of India.**



**MSME – TREAD Scheme in Action**

**Photo illustration of the BANK PASS BOOK (Specimen for Example) to the Women SHG's Sanctioning Bank Loan under TREAD Scheme for IGP Activities**

**ANNAI THERESA Women SHG**

केनरा बैंक/CANARA BANK ऋण पास - कार्ड / LOAN PASS CARD  
 NF 385/SL(100)/2012-01/Arjun

नाम और पता / Name & Address  
**Annai Theresan Mahala SHG**

सह-आभारी का नाम / Name of the Co-obligant

ऋण का विवरण / Particulars of the loan  
 शाखा/Branch Address

ऋण सं. / Loan No. **1533801013157**

रकम / Amount **200000/-**

किस्त की रकम / Inst.Amount Rs.

देय तिथि / Due date

ब.वै. खाता सं. / SBA/c. No.

बैंकिंग समय / Banking Hours :

व्याज दर / ROI

साप्ताहिक छुट्टि / Weekly Holiday

प्रत्येक को व्याज का भुगतान किया जाना है।  
 Interest is to be paid every.....

कृपया बैंक में रूपया जमा करते समय इस कार्ड को साथ लाएं।  
 Please bring this card while remitting to the Bank.

प्रबंधक/व्यक्ति प्रबंधक/Manager/Sr. Manager

FOLD HERE

साथ एक दुर्लभ वस्तु है। विवेकपूर्वक उस उत्पादन उद्देश्य के लिए इसका उपयोग करें जिस के लिए ऋण का आवेदन किया गया है।  
 Credit is a scarce commodity. Use it judiciously for productive purpose for which the loan has been applied. Confine your dealings in only one Institution. This will build confidence in you.

आपके सभी उत्पादक-प्रयासों में हम आपकी सहायता करने के इच्छुक हैं। अतः पुराने ऋणों के भुगतान के लिए अतिरिक्त रकम का निवेश, उत्पादक या अन्य क्रिया कलापों में न करें।  
 We are eager to assist you for all your productive endeavours. Therefore do not invest the surplus money earmarked for repayment of old loans for the productive activities or otherwise.

हमारे बैंक में अतिरिक्त रकम के लिए कई अनुकूल जमा योजनाएँ हैं, जिनसे आप अपनी आवश्यकता के अनुसार धन निकाल सकते हैं।  
 We have many tailor-made, deposit schemes for surplus funds and to draw it in times of your need.

कृपया अधिक जानकारी के लिए हमारी शाखा में बंधारने का कष्ट करें। आपके उद्यमी प्रयासों में आपकी सहायता करने में हमें खुशी होगी।  
 Please step in to our Branch for more details. We are happy to help in your ventures.

यथा समय ऋण का भुगतान होने पर हम आप जैसे अधिकाधिक जरूरतमंद लोगों की मदद कर सकेंगे।  
 TIMELY REPAYMENT OF LOAN WILL HELP US TO ASSIST MORE AND MORE PERSONS LIKE YOU

केनरा बैंक/CANARA BANK  
 नाम / Name **Annai Theresan Mahala SHG**

ऋण संख्या / Loan No. **1533801013157**

दिनांक Date	ऋण और व्याज की रकम Amount of Loan & Interest रु. / Rs.	चुकायी गयी रकम Amount Repaid रु. / Rs.	शेष / Balance रु. / Rs.	आद्यक्षर Initials
13/10/15	Ten 200000		200000	
11/7/15	By cash	11000	189000	
07/7/15	Pat charged 1802		190802	
11/8	my cash	11000	179802	
13/8	Pat 1776		181578	
11/9	my cash	11000	170578	
13/9	Pat 1685			
29/9	Pat 242			
13/10/15	my cash	11000	161605	
13/10/15	Pat 1538		163143	
13/11	Pat 1476			
17/11	my cash	9000	155619	
11/12/15	Pat 1373			
15/12	Cash	9000	147992	
12-1-16	By can	9000	138992	
3-1-16	In mt 1341		140333	
अन्य ऋण खातों का विवरण / PARTICULARS OF OTHER LOAN A/C'S				
15-1-16	By can 400		136333	
13-2-16	Pat 1239		137572	
16-2-16	By can 9000		128572	
13-3-16	Pat 1096		129668	

**MUTHUMARIAMMAN Women SHG**

केनरा बैंक / CANARA BANK ऋण पास - कार्ड / LOAN PASS CARD  
 NF 385/SL(200)09-14/Keerthika

नाम और पता / Name & Address  
**Muthu Nairiamman Mahala**

सह-आभारी का नाम / Name of the Co-obligant

ऋण का विवरण / Particulars of the loan  
 शाखा / Branch Address

ऋण सं. / Loan No. **1533801013161**

रकम / Amount **3,00,000/-**

किस्त की रकम / Inst.Amount Rs.

देय तिथि / Due Date

ब.वै. खाता सं. / SBA/c. No. **15331010094**

बैंकिंग समय / Banking Hours

व्याज दर / ROI

साप्ताहिक छुट्टि / Weekly Holiday

प्रत्येक को व्याज का भुगतान किया जाना है।  
 Interest is to be paid every.....

कृपया बैंक में रूपया जमा करते समय इस कार्ड को साथ लाएं।  
 Please bring this card while remitting to the Bank.

प्रबंधक/व्यक्ति प्रबंधक/Manager/Sr. Manager

FOLD HERE

साथ एक दुर्लभ वस्तु है। विवेकपूर्वक उस उत्पादन उद्देश्य के लिए इसका उपयोग करें जिस के लिए ऋण का आवेदन किया गया है।  
 Credit is a scarce commodity. Use it judiciously for productive purpose for which the loan has been applied. Confine your dealings in only one Institution. This will build confidence in you.

आपके सभी उत्पादक-प्रयासों में हम आपकी सहायता करने के इच्छुक हैं। अतः पुराने ऋणों के भुगतान के लिए अतिरिक्त रकम का निवेश, उत्पादक या अन्य क्रिया कलापों में न करें।  
 We are eager to assist you for all your productive endeavours. Therefore do not invest the surplus money earmarked for repayment of old loans for the productive activities or otherwise.

हमारे बैंक में अतिरिक्त रकम के लिए कई अनुकूल जमा योजनाएँ हैं, जिनसे आप अपनी आवश्यकता के अनुसार धन निकाल सकते हैं।  
 We have many tailor-made, deposit schemes for surplus funds and to draw it in times of your need.

कृपया अधिक जानकारी के लिए हमारी शाखा में बंधारने का कष्ट करें। आपके उद्यमी प्रयासों में आपकी सहायता करने में हमें खुशी होगी।  
 Please step in to our Branch for more details. We are happy to help in your ventures.

यथा समय ऋण का भुगतान होने पर हम आप जैसे अधिकाधिक जरूरतमंद लोगों की मदद कर सकेंगे।  
 TIMELY REPAYMENT OF LOAN WILL HELP US TO ASSIST MORE AND MORE PERSONS LIKE YOU

केनरा बैंक / CANARA BANK  
 नाम / Name **Muthu Nairiamman Mahala SHG**

ऋण संख्या / Loan No. **1533801013161**

दिनांक Date	ऋण और व्याज की रकम Amount of Loan & Interest रु. / Rs.	चुकायी गयी रकम Amount Repaid रु. / Rs.	शेष / Balance रु. / Rs.	आद्यक्षर Initials
17/10/15	Diab 7m 300000		3,00,000	
16/11/15	By cash	18,000	2,82,000	
17/11	Pat 2708		284708	
15/12/15	By can	18000	266708	
17/12/15	Pat 2482		269190	
17/01/16	Pat 2435		271625	
18/01/16	Cash	18000	253625	
18/2/16	By cash CB	18000	235625	
17/2/16	Int chgd 2289		237914	
16/3/16	outgoing 802		238716	
17/3/16	my cash	18000	220716	
17/3/16	Pat 2044		222760	
17/3/16	Int chgd			
अन्य ऋण खातों का विवरण / PARTICULARS OF OTHER LOAN A/C'S				
16/4/16	By cash	18000	204730	
17/4/16	Pat 2009		206739	
17/5/16	Cash	18000	188739	

**MSME – TREAD Scheme in Action**  
**Pages from the Visitor's Note – Comments by the CANARA BANK Officials and NABARD**  
**AGM and others representing the implementation of**  
**MSME – TREAD Scheme during their visiting**

*This exhibition is very good. The STCS prod  
in various items are made by SS products  
I request to the Green agency for more  
products to be made for the benefit  
of the public. I wish all the best  
for organise the Exhibition.*

*(V. Mani)  
DDM, NABARD  
Theni.*

*H. Rathan  
28/9/15  
PA to Colr (ed)  
Theni*

*Had discussion in the MSME Training conducted  
by Green at Erasackkanayakanur Community Hall  
on 28/9/15 to support the MSME training  
to trainees. Support request status to  
District Development Manager  
NABARD, THENI.*

*செயல்பாடுகள் தொடர்பான உதவிகளை  
பெறும் வகையில் கருவிகள் வழங்கி  
கொடுக்க வேண்டும் என்று விரும்புகிறேன்.  
தலைவர் அவர்களின் உதவியை  
நன்றியுடன் விரும்புகிறேன்.*

*G. Rathanam  
செயலாளர்  
செயல்பாடுகள் தொடர்பான உதவிகளை  
பெறும் வகையில் கருவிகள் வழங்கி  
கொடுக்க வேண்டும் என்று விரும்புகிறேன்.  
தலைவர் அவர்களின் உதவியை  
நன்றியுடன் விரும்புகிறேன்.*

*9/2015  
Green Organisation Erasackkanayakanur Training  
in Erasackkanayakanur Community Hall (MSME) for  
the purpose of providing support to MSME  
training to trainees. Support request status to  
District Development Manager  
NABARD, THENI.*

**Specimen of Certificate Issued to Beneficiaries under MSME – TREAD Scheme**



**GREEN Vision 2015**  
**Empowering Skills**  
**Empowering Women**  
**Empowering Nation**



सत्यमेव जयते



एकता, उत्पत्ति, विकास, समृद्धि  
MICRO, SMALL & MEDIUM ENTERPRISES



केनरा बैंक Canara Bank  
Erasackkanayakanur – Theni Dt. (TN)

### CERTIFICATE OF PARTICIPATION

Trade Related  
 Entrepreneurship  
 Assistance and  
 Development for  
**Women  
 Empowerment**

**TREAD Scheme  
 2014 - 2015**

This is to certify that Ms./Mrs. **G. RATHINAM** had undergone  
 the Self-employable Skill Development Training on **Readymade Garments Production**  
 under the "Trade Related Entrepreneurship Assistance and Development for Women Empowerment  
 (TREAD) Scheme 2014 - 2015" sponsored by the Ministry of Micro Small & Medium  
 Enterprises (MSME), Govt of India organised by **GREEN Organisation** during the period  
 from **June '15 to Aug '15**



*(Signature)*  
 Chief Training Officer  
 GREEN Vocational Skills Training Center



Regd No: 02 / 1989  
 THENI DISTRICT  
 CHINNAMANUR - 625 515

*(Signature)*  
**Secretary  
 GREEN**

## **Narrative Training Report**

**GREEN** (*General Movement for Rural Education & Environment*) – a registered voluntary service organisation (NGO – Society) committed for the upliftment of the downtrodden and disadvantaged poor in the living community through adopting awareness creation and skill based Training programs in and around our Theni District Tamilnadu. Since its inception on 1989, it has been worked on the need based, result oriented sustainable program efforts and implementing self employment generation programs there by making positive changes over the lives of the poorer especially the rural women masses and mainstreaming them on the sustainable developmental means in education, environment and health focused perspective.

Women are the vital component of the functioning of the community. They are the pivot of the society. **GREEN** believed this and continuing its service performances on the field of women development and welfare activities cantered with women participants. For achieving its focused vision our **GREEN** has formed them in to women self help groups. Every year we have organized new self help groups among the women and disadvantaged community and make them to use our beneficiaries for their sustainable living.

A special **Trade Related Entrepreneur Development (TREAD)** Activity was initiated by GREEN during the end of the year 2014 – 2015 for the development of rurally backward women community in Chinnamanur Block. This **TREAD** (Trade Related Entrepreneur Development Program for Women Scheme) is supported by the **Ministry of Micro Small & Medium Enterprises MSME**, Govt of India and **CANARA Bank – Erasakkanaiyakanur** in Theni District is providing a Micro loan for each trades activity to the women self help group beneficiaries.

The women in this project have gained alternative and integrated opportunity to utilize their local base available resources in order to improve their financial status and for economically sustenance.

We have selected about Four (4) kinds of Trade Activity and providing Skill based development Training on it and a **Entrepreneurship Development Program (EDP)** under this project. In total about 665 women from the Women Self Help Groups promoted by GREEN are benefited through this program. This program facilitated a course of Training programs on the given trade activities to the women beneficiaries.

And the Training programs are monitored by the **CANARA BANK, Erasakkanaiyackanur** Branch along with Micro Credit Linkages to the successful trainees of this project. The below is the report of the same.

The Inauguration of this **TREAD Scheme 2014 – 2015** and its adjoining Training program was started by April 2015 at GREEN's Training Hall located in Erasakkanaiyakanur, Theni with over 665 women beneficiaries and others participated. This training was conducted for about 90 days (for and about 3 months) for each trade activity for more than 468 hrs including practical demos.

**Mr. P.S. Bose, Secretary to GREEN** and Chief Training Officers of the organisation gave welcome speech and honor the chief guest of the program. He also explained the necessity of self employment, skill development and essential features of the training program. The women beneficiaries must utilise this great opportunity to develop their livelihoods and should stand their own leg he stressed.

Then, **Mr. Venkatramana, Asst General Manager (AGM) from NABARD**, Theni District and the local village Panchayat President of Erasakanaiackanur villages and members were participated in the inauguration program by lighting the lamp and gave special address as guest lecture.

During his speech, he explained the salient features of the Entrepreneurship Development Training (EDP) Program conducted by the **TREAD Scheme 2014 - 2015** could be more beneficial to the rural women living in the Below Poverty Line in and around of Theni District. He also explained the functional operation of the **NABARD** and the step by step implementation of the EDP Training program.

This program has very significance model in several districts and Theni would be a Best Model and he seeks the fullest cooperation and continual participation of the students during the upcoming training events. He also explained the certification, evaluation process and other back end supports of this training event to be given by the GREEN organisation under this TREAD Scheme.

GREEN Society and the Team of Staffs and Volunteers have coordinated the program events. Under this Training the 665 women beneficiaries has availed the training benefits through the appropriate models and criteria on the selected Trade Activity and the EDP Training program and they will also supported by the Micro Credit Assistances for starting their economic activity.

**EVENT PHOTOS OF  
GREEN - TREAD Scheme 2014 - 2015**

**Training Events Visited by  
Asst. General Manager (AGM), NABARD, Theni District.**



**Training Events Visited & Monitored by  
The Branch Manager, CANARA BANK, Erasakkanaiyackanur.**



## Training Profile

The skill based development training was given to the selected women beneficiaries on the Trades mentioned below under this TREAD Scheme 2014 – 2015

- 1. SIMPLE HOUSE HOLD CLEANING ITEMS PREPARATION**  
(Soap Powder, Phenayl, Bleaching Powder, Soap Oil etc.,)
- 2. DISPOSABLE PAPER CUPS / PAPER BAGS MAKING**  
(Tea cup, disposable cup, paper bags, & wedding covers etc.,)
- 3. SANITARY NAPKIN MANUFACTURING**  
(Low cost, hygienic and semi-automatic sanitary pads)
- 4. READYMADE GARMENTS PRODUCTION**  
(Tailoring, Modern Dress & Readymade Garments making etc.,)

All the above Trade related skill development Training given by the qualified and certified Trainers and followed the specially designed curriculum for each trade activity.

## Trainers Profile

Following are the details of the Trainer/s conducted the Training program under this TREAD Scheme 2014 – 2015.

1. **Mr. MURUGAN M.A.**, - a well qualified, experienced Master Trainer of Career Development Opportunity Training Center and a well reputed EDP Trainer in the District.
2. **Mrs. SRIDEVI M.B.A.**, - Faculty of EDP Cell promoted by various Educational Institutions and a Pioneer Women Entrepreneur Motivational Trainer, Experienced EDP Trainer, at State level. A Certified Trainer by Anna University, Arulanandhar College etc.,
3. **Mr. MANIKANDAN** – Skill Trainer on Simple Household Chemical & Cleaning Items and a Certified Trainer of District level Cooperative Marketer's Association and Entrepreneurs in Theni District and RUDSET – CANARA Bank certified trainer.
4. **Mr. J. SENTHI KUMAR M.B.A., M.S.W.**, – Skill Trainer on Disposable Paper Cups, Paper Bags and a Certified Trainer on Entrepreneurship Development Programs (EDP) at District level.
5. **Mrs. R. UMA** – Skill Trainer on Sanitary Napkin Training and a Certified, Experienced Trainer by various Government Institutions and NGOs at State Level.
6. **Mr. P.S. BOSE M.A.**, - Master Trainer and a certified EDP Trainer at various Government's line departments, Youth leader by NYK and TNWDC etc.,

Apart from this, our GREEN has availed its staff personals and reputed staffs who are certified to conduct the EDP and Skill based Trainings and Women SHG related Training programs were also conducted the session during the Training program occasionally.



<b>Name of the Training Conducted</b>	<b>1. Simple Household Cleaning Items Preparation</b> <b>2. Readymade Garments Production</b> <b>3. Disposable Paper Cups, Tea Cups making</b> <b>4. Low Cost Sanitary Napkin Making</b>
<b>No. of days</b>	90 days (about 468 hrs) for each Trade Activity Training
<b>Time</b>	10.00 am to 4.30 pm
<b>Duration</b>	3 months (from April 2015 – July 2015)
<b>No. of beneficiaries</b>	About 665 rural deprived women in BPL (the selected women for selected trade training were given)
<b>Specialities of the Training Program</b>	Practical Demonstration of each Trade activity Demo on various Products with Trainer and Trainee Participated Method of teaching Field exposure visits and In-house training etc.,

Before starting the program, we have provided orientation training and the Terms and Conditions of the Training as bellow manner.

1. Training were held in their locality
2. Practical Demonstration on the Products are conducted for each Trade Activity
3. The Training hall was well arranged and organised
4. Supported through necessary infrastructure facilities (Chair, Light & Water)
5. Trainees attended the class regularly and writing notes
6. Orientation and EDP Training is first conducted
7. Selected Trainer conduct the class on selected Trades based Training
8. One Trainer for One Trade has been followed
9. Trainer method & Trainee method of interaction were organised
10. Doubts were clarified in the time of Training
11. Individual care and attention provided to each Trainee during the Training session
12. Exposure visit arranged for each Trade activity on possible ways

Apart from all of this, the trainees were supported through motivation classes, encouraged by playing games, business counseling, success stories and case studies. Suitable examples were also made in their living locality and this were highly encouraged and getting knowledge exposure to them.

## E.D.P. Training Class conducted by the Trainer and Special Guests



## **Salient Features & Special Events of the (EDT) Training**

Our GREEN Society has decided to make this training more effectively and result oriented, so that we have adopted the following things and confirmed it in the training course to make better results of the training course and to the beneficiaries' focused efforts.

### **❖ NABARD – AGM visited the Program**

During the Inauguration of the TREAD Program, **Mr. Venkatramana – Asst. General Manager (AGM) of NABARD**, Theni District visited the project activities and gave his valuable suggestions and guidance to implement it effectively. Further he gave a special lecture on Rural Women Entrepreneurs and motivated them for economical empowerment.

### **❖ CANARA BANK – MANAGER Visited The Training Program**

While the implementation of phase wise Training Program, **Mr. Mahendran – Branch Manager** from **CANARA BANK, Erasakkanaiyackanur Branch, Theni** has made a direct spot visit of the Training program conducted by TREAD Scheme and he made interaction with the resource persons, monitor the facilities and supports provided to the beneficiaries under the TREAD scheme, functions of various machineries involved in teaching of training subjects, talking with women beneficiaries etc., He well appreciated and encouraged the Training program organized and well implemented by the GREEN organisation.

- ❖ Each Trade Activity based Training has been taught through the specially designed the course curriculum, developed by our team of experts in the GREEN Training Institute which covers all the related matters of the trade topic.
- ❖ **Direct Exposure visits** to the respective Trade Activity have also been made to the trainees for better knowledge exposure.
- ❖ The women beneficiaries have attended the **demonstration classes** of the products on each Trade Training and are doing well and got practical knowledge exposures on it.
- ❖ Special orientation Classes on Loan Facilities, Bank Procedures, Project Report and how to establish their Own Trade Unit were also conducted.

This training focused to develop the rurally deprived women in BPL families on making technologically sound to acquire self employment opportunity and regular income through the EDT training on the above mentioned trade activity under the **TREAD Scheme**.

**EVENT PHOTOS OF  
GREEN - TREAD Scheme 2014 - 2015**

**Skill Training Events on  
SIMPLE HOUSEHOLD CLEANING ITEMS MAKING - Detergent Soap.**



## **Events of the Training**

During the implementation of the **GREEN's TREAD Scheme 2014 – 2015**, the following events were held as per the detailed mentioned in the project proposal.

### **EDT Training Course Content conducted**

The following topics were covered during the Entrepreneurship Development Training Program EDP on the selected trade activities for the Training program. At the first 7 days of the training program was conducted for the EDP curriculum with the detailed session on the following topics

- About Entrepreneurship and the Importance of Entrepreneuring
- Who is a real Entrepreneur and
- Qualities & Charactership of Entrepreneurs
- Types of Business and selection of business
- Selection of Raw Materials and quality standards
- Using Man, Material Resources properly
- Women & Business opportunities and livelihoods
- Women & Economic Empowerment
- Rural Women and Young Entrepreneurs
- Market – Supply & Demand
- Marketing Opportunity & Marketing Strategy
- Business Management and its Nature of keeping Records & Documents
- Bank Loan procedures and Project Report Preparation etc.,

Apart from this he has also explained the details of value added products and how we can make in the value added products in marketing.

Finally the women beneficiaries were supported the session on Packaging of Products and Labelling it for Marketing. The group discussion and feedback sessions were also made to the training beneficiaries at the end of the training.

Apart from this, the trainer provided a detailed session about the various Government Schemes, KVIC subsidy schemes, DIC schemes and the other Bank Loans that are helpful to the women beneficiaries to establish their own trade unit formation and Income generation activities on this Trade based venture of the selected Trade activities promoted by this TREAD Scheme 2014 – 2015.

## **SIMPLE HOUSEHOLD CLEANING ITEMS PREPARATION**

The selected women beneficiaries of TREAD project undergone the 90 days (3 months) training on preparation of Simple household cleaning items such as Soap oil, Phenayl, Bleaching Powder, Detergent Soap, Soap Powder etc., Resource persons from the reputed institution provided the details of nature and activities of various chemicals involved in household cleaning items preparation, difference between Acids and Alkalines, detailed method of preparation several household cleaning items, making of Detergent Soaps etc., Further he explained the precautionary and safety procedures to handle the chemical items while preparation of various products. Demands and Marketing techniques of it etc.,

This Training was conducted for 3 months. Each of the women participants of this Trade Training involved in making of products at their own. The Trainer – Trainee method of demonstration was conducted. The Trainer gives the practical demonstration on making the product and then the Trainee themselves involved to do it on their own. Doubts were clarified the trainer during the Trainee involved in making it. By this way, the Trainee can gained direct knowledge exposure, improved self confidence to make the product.

## **DISPOSABLE PAPER CUP / PAPER BAGS MAKING**

As a theme based organization, GREEN trying to make a clean and green environment in the living locality and we are involving the environmental & nature resources, conservation activities since its inception 1989. Till then, we are promoting awareness on Environment and eco-friendly activities; one such is to providing Training to the women on making eco-friendly products. Under this TREAD Scheme 2014 – 2015, we are providing trade based skill development training on Disposable Paper Cups, Tea Cups and Paper Bag/ Wedding Bags, Paper Covers Making Training to the rural women SHGs. In this training we have demonstrated the various types of Paper Bags and adverse effect of using the polythene bags. Paper based handicrafts items and some items of Origami (i.e the Paper Crafts) and Commercial Paper Bags, Festival Paper Bags etc., Further we have encouraged the women groups for utilizing the Paper bags instead of Polythene bags.

This Training was conducted for 3 months. Each of the women participants of this Trade Training involved in making of products at their own. The Trainer – Trainee method of demonstration was conducted. The Trainer gives the practical demonstration on making the product and then the Trainee themselves involved to do it on their own. Doubts were clarified the trainer during the Trainee involved in making it. By this way, the Trainee can gained direct knowledge exposure, improved self confidence to make the product.

**EVENT PHOTOS OF  
GREEN - TREAD Scheme 2014 - 2015**

**Skill Training Events on  
DISPOSABLE PAPER CUP, PAPER COVERS, TUMBLER MAKING**



## **LOW COST - SANITARY NAPKIN MAKING**

As a part of the TREAD Scheme 2014 – 2015, we have conducted a “Low Cost- Hygienic – Sanitary Napkin” to the rural young mothers and the members of the SHG federation covered in the working area. In this Training, the reputed resource providing the direct focuses of Rural Women’s Health issue and Menstrual hygiene especially in practices of using the menstrual pads during the period. Then she demonstrated the Low Cost, Home Made, Hygienic Sanitary Napkin preparation by using Semi – Automatic Sanitary Napkin Making M/c. The participants, particularly young mothers have been observed closely the demonstration of the Sanitary Napkins and known the functional operation of the Machine. She also imparts the proper disposal of the napkin pads after use by using the Mechanical Sanitizer. This was very useful to the rural women population.

She also provides the Pictorial Demonstration of 28 Days Cycle of Menstrual and Hygiene practices, Safe sex practices etc. and showed the picture about the process and preparation method of using Sanitary Napkins. An awareness notices about the Rural Women’s Health Issue was distributed to the participants.

This Training was conducted for 3 months. Each of the women participants of this Trade Training involved in making of products at their own. The Trainer – Trainee method of demonstration was conducted. The Trainer gives the practical demonstration on making the product and then the Trainee themselves involved to do it on their own. Doubts were clarified the trainer during the Trainee involved in making it. By this way, the Trainee can gained direct knowledge exposure, improved self confidence to make the product.

## **READYMADE GARMENTS PRODUCTION**

Under the TREAD Scheme for women we have supported the women SHGs through Trade based skill development training on Readymade Garments production. The selected women beneficiaries of this trade involved in 3 months training (90 days) process on basic Tailoring, understanding the methods of stitching, modern dress making etc., The experienced and certified resource person from the reputed organisation has provided the in class room training on this Readymade Garments Production, History of cloths, ornamentation works on fabrics and readymade garments Aari, Zardosi works, making fashion designing works on readymade cloths etc.,

During the training, each Trainee has supported to used the Tailoring machine, and a resource materials to do the practical works effectively.





**EVENT PHOTOS OF  
GREEN - TREAD Scheme 2014 - 2015**

**Skill Training Events on  
LOW COST - SANITARY NAPKIN MAKING (by using Semi Automatic Machine)**



**EVENT PHOTOS OF  
GREEN - TREAD Scheme 2014 - 2015**

**Skill Training Events on  
READYMADE GARMENTS PRODUCTION**



This EDP and Trade Skill Development Training provided the various methods of Modern Dress making, Ornamental designs on Garments and success women entrepreneur, leadership qualities, selection of trade, business procedures, and marketing assessment and entrepreneurship development initiatives. This helped to improve their skills on trade based trainings and would provide economical gain through establishing their trade on this activity in future.

This Training was conducted for 3 months. Each of the women participants of this Trade Training involved in making of products at their own. The Trainer – Trainee method of demonstration was conducted. The Trainer gives the practical demonstration on making the product and then the Trainee themselves involved to do it on their own. Doubts were clarified the trainer during the Trainee involved in making it. By this way, the Trainee can gained direct knowledge exposure, improved self confidence to make the product.

### **Exposure Visit – Industrial Tour**

After completion of the Training, all the women beneficiaries were took for Exposure visit to the nearest area at where the related industries are functioning. The women beneficiaries were visited the industrial exposure and it enhanced their practical knowledge exposure and know how technology on their related trade activities.

The women beneficiaries trained at Readymade Garments production unit were undertook at the Readymade Garments production unit located in SIDCO Industrial Area @ Kappalur, Madurai District and the Gandhigram Rural Industry @ Gandhigram Dindigul District were visited, the women trained at Sanitary Napkin were visited the Production unit at Theni District itself.

During the Exposure visit all the women trainees were participated eagarely and involved to know how technology on the machineries operations, marketing techniques, quality production and services on their related trades.

By the end of **August 2015** the Training Program of the **TREAD Scheme 2014 – 2015** was concluded by Secretary to the GREEN organisation and with the valedictory function the training was conducted.

Further the implemented organisation, **GREEN** has referred to the women beneficiaries of the project to avail Bank Loans, Micro Credit Linkages through the support of **CANARA BANK – Erasakkanaiyackanur Branch Theni District** to establish their own Trade Unit for their economical sustenance.

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