



# SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY - SEEDS



## ANNUAL REPORT 2016 21st Year



1/435, LAKSHMI NAGAR, ATHIPATTI, SEMPATTI POST, ARUPPUKOTTAI

VIRUDHUNAGAR DISTRICT, TAMILNADU, PIN – 626101

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# From our Secretary's Desk



*Dear Friends,*

*Greetings from SEEDS*

SEEDS had entered in to Twenty First Year of its journey. We concentrated in empowering women, children, small and marginalized farmers and other vulnerable section of the community. During this journey of two decades we aimed at enriching our knowledge and practices in enabling the Community Based Organization. So that they could stand united themselves to mitigate the challenges encountered by them in their Socio - Economic progress.

During the reporting year 2015-2016, SEEDS gained more recognition. It becomes POPI of NABARD Producer Organization Promoting Institution for three district namely Virudhunagar, Ramanathapuram and Thoothukudi. It is declared as a Resource Organization of SFAC - Small Farmers Agriculture Consortium, Ministry of Agriculture Govt of India. SEEDS is empanelled by TISS TATA Institute of Social Sciences, for the Ministry of Textiles and Handicrafts Govt of India to receive financial assistance to promote livelihood of Rural Artisans. SEEDS becomes a member in the District Level Irrigation Committee of Virudhunagar District. SEEDS feels that the above referred appreciations remind us to be more committed in empowering the target society.

In the year 2015-2016 SEEDS extended its service to the neighboring districts Ramanathapuram and Thoothukudi. The Hunger Project - THP sustained its support to SEEDS in strengthening the leadership of EWR Elected Women Representatives and empowering women in the Electoral process, making them as active participants than merely being voters.

Against the backdrops SEEDS seeks your continued support and guidance. We express thanks to all our partners and well-wishers who extended their support and fellowship in our endeavors.

S.D.PANDIAN  
Secretary



## I.GENESIS

Social Education Economical Development Society (**SEEDS**) is a non-profit organization promoted by **Mr. S.D. Pandian**, a Sarvodaya Worker. He has been associating himself with Sarvodaya Movement of Achyarya Vinoba Bhave for nearly more than two decades. It is to be noted that his father and grandfather also played active roles in the Sarvodaya Movement. Mr. Pandian with his rich experience in promoting ideals of the Gandhian voluntarily initiated rural development activities with the help of like-minded individuals in the surroundings of Aruppukottai, Tiruchuli and Kariyapatti Blocks. To strengthen the services better, a society was registered namely, "**Social Education Economical Development Society**" (**SEEDS**) in the year 1995 under the Tamil Nadu Societies Registration Act 27 of 1975.

The mandate of the organization is to enable marginalized and disadvantaged rural women to achieve their socio-economic development through a process of organization and participation. In pursuant to this end, **SEEDS** has been reaching out to more than 40,000 families in hundreds of villages in Virudhunagar, Ramanathapuram and Thoothukudi Districts of Tamil Nadu. SEEDS implements many number of socio-economic programmes, with the support of agencies of the state and central Governments and Foreign Funding Agencies including other commercial banks.

### **Vision:**

"SEEDS envisages, a society, where poor and marginalized women are socially, economically developed with environmental consciousness and gender equity; and the children enjoy their childhood"

### **Mission:**

"Enabling the poor and marginalized families by organizing themselves, and facilitating their empowerment process to achieve their socio economic development through a process of organization, institution building, and effective participation"

## SEEDS - Development Activities

Development activities of SEEDS are mainly focusing on:

1. Empowerment of women
2. Sustainable Agriculture and Livelihood Promotion
3. Financial Inclusion
4. Housing to Unorganized workers and
5. Promotion of Community Enterprises, through CSR Activities.

### 1.EMPOWERMENT OF WOMEN:

SEEDS realizing the strength of CBOS, organizes SHG – Self Help Groups for strengthening their functions. There are 618 SHGs functioning in the reporting year. They have been facilitated by SEEDS for establishing linkage with banks and other financial institutions. Further they are empowered in understanding functions of Government and other key departments, pertaining to their socio-economic welfare. The status of SHGs is given under the following Table:

SEEDS - Status on SHGs Financial consolidation data as on March 2016						
S.No	Name of the Block	Total .No .of Groups as on March 2016	Cummulative Savings as on March 2016	Internal Loan O/S as on March 2016	External Loan O/S as on March 2016	Cummulative SHGs O/S as on March 2016
1	Thiruzhuli	68	1673537.5	2067973.75	1,776,936.19	3,844,910
2	Aruppukottai(M)	65	1205257.5	1280225.75	1,269,268.79	2,549,495
3	Aruppukottai(L)	60	1647898.25	1932274.825	1,744,511.99	3,676,787
4	Aruppukottai ( S)	40	1296510	1334001	1,363,210.05	2,697,211
5	Perunali ( R)	37	1800054.75	1215261.475	1,860,817.82	3,076,079
6	Kariapatti	75	3129758.35	3176765.835	3,288,596.64	6,465,362
7	Kamuthi	69	2248077.5	2649767.75	2,380,565.89	5,030,334
8	Neeravi	35	1282896.3	1384614.63	1,352,127.03	2,736,742
9	Abiramam	59	1190554.75	1254320.475	1,253,270.77	2,507,591
10	Virudhunagar	65	1670553.25	1223291.325	1,731,717.82	2,955,009
11	Narikudi	45	1444704.75	1500712.475	1,519,740.37	3,020,453
	<b>Total</b>	<b>618</b>	<b>18,589,803</b>	<b>19,019,209</b>	<b>19,540,763</b>	<b>38,559,973</b>

### a) COMMUNITY CREDIT PROGRAMME :

Under this programme, SEEDS facilitated credit assistances to promote various livelihood activities by the women members. The credit assistance availed by women folk is utilized to sustain Agriculture and Allied Activities, Petty Trade and Business, Micro Enterprises, and Self Employment Activities like tailoring etc.

**Detail of Credit Assistance is given in the following table:**

S.No	Name of the Lending Agency	Loan Sanctioned	No of SHGs	No of Borrowers	Loan Outstanding
1	South Indian Bank	500,000.00	23	276	2,241,208.00
2	South Indian Bank II	14,700,000.00	61	732	12,038,011.00
3	ICICI Bank- BC Model	69,794,400.00	208	3256	30,584,676.00
4	Nabkisan Dairy Loan NABARD	3,840,000.00	-	96	3,840,000.00

CCP brings a transformation in the life of our target women. They get good income from their livelihood activities, enhancing both the family and community status. They gained better knowledge and practice in Family budgeting. Their children are progressing well in their education and many of them entered in to higher education. The practice of Child Labour is reduced. The influence of money lenders is reduced. Participation of women in the meetings of Grama Sabha has increased. They play their role effectively in many social activities.

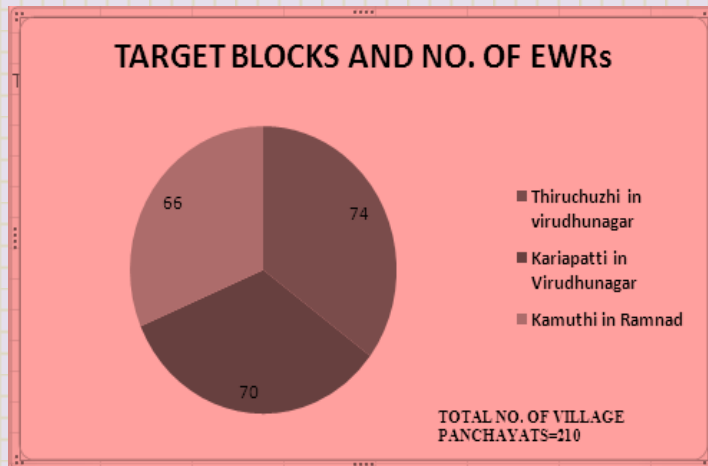


SHG members doing IGP through Micro Credit Support



## b) THE HUNGER PROJECT:

THP activities are also categorized under women Empowerment by SEEDS. THP emphasis in ending poverty through empowering women. In the year 2013, SEEDS associated with THP, carried out programmes on mobilizing and capacitating EWR Elected Women Representatives of



local bodies. The EWRs are facilitated in building their leadership, administering village panchayat, drafting perspective plan and interfacing with government officials for better mobilization of funds and other resources for their village panchayats.



THP sanctions SWEEP – Strengthening Women’s Empowerment in the Electoral Process. The Government of Tamil Nadu announced that 50% of reservation to women in local bodies’. In this context the role of SEEDS is very significant in strengthening women’s political participation. The EWR’s joined together and formed their own federation namely ‘MuzhaKam’. It is a platform

functioning at Union, District and State level for making Intervention to End Violence Against Women (VAW), to influence policy making on women, and decentralization of power.

### Major Activities under THP

- Federation Meetings
- Need base workshop
- Interface with officials
- Media Workshop
- Convention
- Violence Against Women campaign
- SWEEP - Village meet, Potential Leaders meet, Campaign, Media Workshop and Convention



#### **a) EMPOWERING OF UNORGANISED WOMEN LABOURERS:**

Unorganized Women labourers are generally working in quarries, charcoal making, agriculture and allied activities, construction. They need support to claim their social protection and social justice. Hence SEEDS organizes them and succeeded in making efforts to build their solidarity through their own Trade Union. Also they are facilitated to enroll themselves into Tamil Nadu Manual Workers Board. They are facilitated to avail various benefits under social security and other schemes.

SEEDS propose to organize district level and state level consultation workshop on the Act of unorganized Women Labourers in the context of Globalization / privatization of economy.

Detail in this regard for the year 2015-2016 is given in the following table

Sl. No	Particulars	Year 2016	Year 2015
1	No. Of village	145	125
2	No. Of blocks	3	3
3	No. Of village panchayats	85	75
4	Student Scholarship Number	350	325
5	Student Scholarship-Amount	3,50,000	3,25,000
6	Death Claim Number	10	7
7	Death Claim Amount	170000	119000
8	Dr. Muthulakshmi Reddy Scheme	60	40
9	Dr. Muthulakshmi Reddy Scheme Amount	3,60,000	2,40,000

#### **b) PROMOTING LIVELIHOOD OF RURAL WOMEN ARTISANS:**

From the year 2012 SEEDS has been involved in identifying rural women artisans. SEEDS aim to improve their skill for sustainable livelihood. The process of identification and distribution of ID to them was completed. 305 women artisans benefited in this regard, under the programme of Ministry of Textile and Handicrafts, Government of India. SEEDS is empanelled successfully by the TISS – The Tata Institute of Social Science, Bombay.

Now, SEEDS is eligible to submit proposal for economic development programmes meant for rural women artisans. A proposal is sent to the Ministry by SEEDS for organizing workshop on Design Development and Technical Development Training in Handmade Embroidery.



## 2. SUSTAINABLE AGRICULTURE AND LIVELIHOOD PROMOTION:

The target area of SEEDS is a rain fed one. Hence SEEDS gives priority to work on the watershed development activities. From the year 2011 SEEDS in association with NABARD and TAWDEVA Tamil Nadu Watershed Development Agency, has been implementing watershed programmes in two village panchayats namely Azhagiyanallur and Nanthikundu in the Kariapatti block of Virudhunagar district. The programme covers an extent of 1123.305 hectares covering five villages benefiting 600 farmers. The project cost is Rs.1.16 crores. Under this programme treatment activities are continued. The following table shows the details

Sl. No.	Name of the Work	Completed Units	No. of Farmers covered	No. of acres Covered	Outcome
1	Field Bund	12461.7 cum	240	560	Soil Erosion & Major increase, water table increased, Cultivation 30 % increased after our intervention
2	Farm Pond	No's 16 5730 cum	16	112	Soil Erosion & Major increase, water table increased, 20 well water tape increased
3	Agro Forestry	No's 4995	34	45	90% plant survival
4	Agro Horticulture	No's 1420	16	16	90% plant survival
5	Dry land Horticulture	No's 1250	15	15	90% plant survival,
6	Well Recharge Pit	No's 5	5	10	5Well rain water harvest and water table increased
7	Deepening of Oorani	1874.98 Cum	Common land	40	Soil Erosion & Major increase, water tape increased, 20 well water table increased
8	Sunken pond	1075 Cum	Common land (Chennai )		Soil Erosion & Major increase, water table increased, 20 well water table increased

### ALAGIYANALLUR VILLAGE WATERSHED DEVELOPMENT 2015-2016



After formation of Field bund and Form Pond in watershed village



### a) PROMOTION OF FARMERS PRODUCER ORGANISATION(FPO) :

Organizing farmers in the context of Indian hierarchal society is a challenging task.. But through watershed intervention SEEDS is succeeded in organizing farmers. They are sensitized on the scope of establishing Farmers Producer Organizations (FPO). During the reporting year 4 no. of FPOs are formed –The detail is given below.

Sl. No.	NAME OF THE DISTRICT	NAME OF THE FPO	NAME OF THE BLOCK	NO.OF FARMERS ENROLLED	SUPPORTED BY	MARKETING COMMODITIES
1	Virudhunagar	SEEDS FPO	Kariapatti	500	NABARD	Chilies, Coriander & Millets.
		Ramanar millet FPO	Thiruchuli	750		Chilies, Coriander, Millets & Pulses
		Viruthai Millet FPO	Virudhunagar	500	SFAC	All Types of Millets
2	Ramanathapuram	Ramanathapuram FPO	Kamuthi	650	NABARD	Chilies, Coriander & Herbs
3	Thoothukudi	Vizhuthugal FPO	Puthur	650		Chilies, Coriander, Millets & Maize

As a follow up after the formation of FPO, enrollment of maximum number of shareholders and collection of share amount, selection of chairman and CEO in each FPO, capacity building to the executive body members etc., are in progress.

SEEDS efforts to enter in to mainstream markets showing good result. In the year 2015-2016. SEEDS procured agriculture commodities like millets, pulses chilies, maize directly from the farmers at their door step. Farmers get average Rs.5 per kilo over and above the price fixed by the local traders.



Puthur FPO inauguration at Thoothukudi



POPI training programme at Trichy FPO

The following table shows the business intervention details :

Sl.No	Name the Business Partner	Name of commodities	Year 2014-15		Year 2015-16	
			Qty	Finance (in Lakhs)	Qty	Finance (in Lakhs)
1	SAFE Harvest, Bangalore	BlackGram	0.00	0.00	20.00	20.00
		Chillies - Mundu	0.00	0.00	4.00	5.80
		Chillies - Samba	0.00	0.00	11.00	15.62
		Paddy - Red Rice	0.00	0.00	20.00	3.50
		Paddy - Delux Ponny	0.00	0.00	20.00	3.80
		Milletts - Plungal Rice	0.00	0.00	2.00	1.40
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>77</b>	<b>50.12</b>
2	KCM, Milletts Factory , Paramakudi , Ramnad	All Types of Milletts	0.00	0.00	30.00	6.90
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>6.9</b>
3	Agaram - Madurai	BlackGram	6.50	2.38	0.00	0.00
		Chillies - Samba	4.50	3.04	0.00	0.00
		Herbal	16.07	2.68	0.00	0.00
		Coriander	13.80	10.59	0.00	0.00
		<b>Total</b>	<b>40.87</b>	<b>18.69</b>	<b>0</b>	<b>0</b>
	<b>Grand Total</b>		<b>40.87</b>	<b>18.69</b>	<b>107</b>	<b>57.02</b>

### 3. FINANCIAL INCLUSION:

Financial Inclusion is the delivery of financial services at affordable costs to the sections of disadvantaged and low income segments of society. SEEDS has been approved as Business correspondent by SBI since March 2011. The progress of SEEDS in this respect is a remarkable one. The BC model is in operation at 16 centers and covering 49 villages in 3 blocks namely Kariyapatti, Tiruchuli, and Aruppukottaiblock of Virudhunagar district.

The villagers in target villages responded well in opening savings account. We also having the customer service point in the targeted villages and we covered so far 18000 individuals through this facility. They can open their account in Zero balance and they can daily make a cash deposit and withdrawal cash up to Rs.10000/- in a day.

SEEDS as a business correspondent made significant improvements relating to financial viability, profitability and competitiveness. In the coming years SEEDS proposed to include especially the vulnerable section of the community who are still out of banks fold.

Sl. No.	Particulars	2016
1	No. of kiosk Centre	8
2	No. of Villages	35
3	No. of Blocks	4
4	No. of Village panchayats	14
	<b>No. of Account Holders</b>	
1	SB Account-holder (in No.)	21044
2	RD Account-holder (in No.)	21044
3	Deposits (in Rs. In Lakhs)	401.23
4	Withdrawal (in Rs. In Lakhs)	523.1
5	No. of ATM card issued	2304
6	No. of members enrolled in Social Security scheme	2785

Table showing Financial Inclusion activities in the year 2015-2016



#### 4. HOUSING TO UNORGANISED WORKERS:

Unorganized workers especially women are mobilized and being organized under their own Trade union. As a member in TamilNadu Worker Board, they claim their rights and entitlements. But their most felt need of construction of a dwelling unit is a challenging one. Under the housing scheme of the housing loan to unorganized workers is not in practice. In the year 2015, SEEDS was able to identify a potential Agency namely SwarnaPragathy Housing Micro Finance Private Limited, Trichy. This Agency in providing loan for construction of new house, for expanding old house, for undertaking renewal in old houses and for purchasing the houses constructed already. Because of this flexibility and feasibility SEEDS serves as Business Associate of SwarnaPragathy. In the year 2015-16, 7 families availed loan of a Rs.12, 55,000/. It is a small beginning but is a right direction. SEEDS determined to move further.

#### 5. PROMOTING COMMUNITY ENTERPRISE THROUGH CSR:

TATA Global Beverage Limited is a company deals in producing and marketing their products. SEEDS is acting as Rural Distributor to the promote distribution of Tea in Rural area under the corporate Social Responsibility activities of TATA Global Beverage Limited. The rural distribution activities are carried out through SEEDS in 13 districts SEEDS identify potential organization / rural Youth and involving them successfully organize the distribution activities. Under this programme 71 rural entrepreneurs generate an average income of Rs.6000/- average per month. It is a new opportunity to rural youth and middle aged men and women who are gaining knowledge and practice in rural trade and business.

Witnessing the potential of SEEDS, one more product namely solar lightings of ECO LIFE, Coimbatore are given to SEEDS. Under Rural Distribution. Further one new company which deal cattle feed production and sales is coming forward to enlist SEEDS to distribute their krish Cattle Feed. SEEDS efforts to promote IGP income generation programmes to educate rural youth is yielding good result.



The following table shows the details of business promotion through CSR

Sl.No	Particulars	March		
		2016	2015	2014
<b>Reach</b>				
1	No.of District	10	3	3
2	No.of blocks	58	16	16
3	N.of Villages	1450	400	350
4	N.of costumer & outlets	2320	810	640
5	Business volume	80500kg	16932kg	3760kg
6	Business turnover(in.Lakhs)	311.06	120.01	39.1
<b>Human Resource</b>				
7.1	No.of District Coordinators	13	3	3
7.2	No.of rural Distributors	58	18	12

## Credibility Alliance Norms Compliance Report

### IDENTITY

- ❖ SEEDS Society is registered under TamilNadu Societies Registration Act of 1975.(Reg.No.55/95, dated April 21,1995).
- ❖ SEEDS Society is registered u/s 12(a) of the income Tax Act,1961, and with the Commissioner of Income Tax (Exemptions) u/s 80G(v).
- ❖ SEEDS Society is registered u/s 35AC of the Income Tax Act,1961(43 of 1961) under Notification No.S.O.743(E) dated.11.4.2011.
- ❖ SEEDS Society is registered TAN Number on March 2015 MRIS07265G
- ❖ SEEDS Society is registered under section 6(1)(a) of the Foreign Contribution (Regulation)Act,1976 with the Secretary of Ministry of Home Affairs, New Delhi ( FCRA Reg.No.076110002).
- ❖ Visitors are Welcome to “Contact Us” – on [www.seedsvo.weebly.com](http://www.seedsvo.weebly.com)
- ❖ Name &Address of Main Bankers: South Indian Bank, Aruppukottai Branch.
- ❖ Name & Address of Auditors: M/S.T.M.Uduman Ali, Chartered Accountant, 273 – C Main Road, Kovilpatti 6280501.



## Governance - Details Of Board Members :

S.No	Name & Address	Sex	Age	Qualification	Designation	Profession
1	S.Chellammal	F	33	M.A.M.Phil, Ph.D	President	Teacher
2	M.Senbaghadevi	F	36	M.A.	Vice President	Social Worker
3	S.D.Pandian,	M	44	B.A	Secretary	Social Worker
4	G.JeyaKKannan	M	40	B.A	Treasurer	Film Industry
5	S.Inbakkumar	M	52	M.A.	Member	Social Worker
6	M.A.Thirunavukarasu	M	57	M.S.W	Member	Social Worker
7	R.Kalavathi	F	34	H.S.C	Member	Social Worker

## Financial details as on 31.3.2016

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2016					
EXPENDITURE	as on 31.03.2016	as on 31.3.2015	INCOME	as on 31.3.2016	as on 31.3.2015
To Programme Expenses	4,086,927.69	3,182,278.70	By Donation	615,400.00	655,565.00
To Administrative Expenses	846,422.53	850,471.27	By Grant Received		1,350,622.00
To Internet & Charges	2,097,101.65	1,039,001.81	By Grant Received & Dues	2,503,706.00	-
To Loss on sale of fixed asset	116,910.00	255,648.00	By Incentive Received	568,792.00	469,885.00
To Excess of Income over expenditure	857,675.28	49,626.34	By Other Income	4,317,139.15	2,900,954.12
<b>TOTAL</b>	<b>8,005,037.15</b>	<b>5,377,026.12</b>	<b>TOTAL</b>	<b>8,005,037.15</b>	<b>5,377,026.12</b>

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDING 31.3.2016					
RECEIPT	as on 31.3.2016	as on 31.3.2015	PAYMENT	as on 31.3.2016	as on 31.3.2015
To Opeining Balance	1,058,793.54	564,399.83	By Programme Expenses	4,086,927.69	3,182,278.70
To Donation	615,400.00	655,565.00	By Administrative Expense	846,422.53	843,413.27
To Grant Received	2,363,506.00	1,195,872.00	By Internet & Charges	2,097,101.65	1,034,489.81
To Incentive	568,792.00	3,228,308.12	By Purchase of Fixed Asse	161,182.00	1,474,887.00
To Other Income	4,310,666.15	-	By Repayment of Loan	16,856,803.37	-
To Loan Received	16,537,506.53	21,244,399.00	By TDS Deduction	126,854.00	41,490.00
To Advance From Secretary	230,000.00	309,393.00	By Deposit	500,000.00	-
To Dues Received	215,192.00	78,858.00	By Payment to Debtors	21,735,508.00	14,779,795.00
To Sale of fixed Asset	44,323.00	529,000.00	By Loans & Advances	7,000.00	-
To Amount Received from Debtors	21,049,645.00	-	By Closing Balance	585,024.98	1,058,793.54
To Loans & Advances	9,000.00	-	By Payment of Advance	-	44,000.00
To Loan Recovered		15,364,417.00	By Other payment	-	20,757,264.63
To Staff advanced received		46,200.00			
<b>TOTAL</b>	<b>47,002,824.22</b>	<b>43,216,411.95</b>	<b>TOTAL</b>	<b>47,002,824.22</b>	<b>43,216,411.95</b>

BALANCE SHEET AS ON 31.3.2016					
LIABILITIES	as on 31.3.2016	ason 31.3.2015	ASSET	as on 31.3.2016	as on 31.3.2015
Capital Fund	4,935,070.20	4,083,867.92	Fixed Assets	4,708,548.50	4,708,599.50
Current Liabilities	20,947,475.00	20,591,971.37	Deposits	1,010,000.00	510,000.00
			Advances	45,609.00	47,609.00
			Dues	267,889.00	299,641.00
			TDS	209,481.25	125,867.25
			Sundry Debtors	19,055,992.47	17,925,329.00
			Closing Balance	585,024.98	1,058,793.54
<b>TOTAL</b>	<b>25,882,545.20</b>	<b>24,675,839.29</b>	<b>TOTAL</b>	<b>25,882,545.20</b>	<b>24,675,839.29</b>

The salary and benefits of the NGO head, the highest paid staff members and lowest paid staff member

Slab of gross salary [Per month ( Rs) plus benefit paid to staff	Male staff	Female Staff	total Staff
Less than 5000	5	5	10
5001- 10000	6	7	13
10001-15000	1	1	2
15001-20000	1	-	1

<b>Head of the Organization (including Honorarium)</b>	<b>Rs.2,40,000/- per year</b>
<b>Highest paid full time regular staff</b>	<b>Rs.1,80,000 per year</b>
<b>Lowest paid full time regular staff</b>	<b>Rs. 36,000per year</b>

- ❖ The SEEDS Board met in FY 2015-2016, 29/4/2015,15/5/2015,22/6/2015,20/9/2015, 5/2/2016 &24/03/2016.
- ❖ Minutes of the Board meetings are documented & circulated. A Board Rotation Policy exists and is practiced.
- ❖ The Board approves programmes, budgets, annual activity reports and audited financial statements. The Board ensures the organization's compliance with laws and regulations.

### Accountability and Transparency:

- ✚ Total cost of National & Local Travel by all personal including staff, volunteer and board members Rs.68952.70
- ✚ No reimbursements were paid to any board members during 2015-2016
- ✚ No international travel by all personal including staff, volunteer and board members.



## Sincere Thanks to our Donors, Partners, Bankers and Networks:

SEEDS is in partnership with the following socio economic development networks and organizations to promote solidarity and mutual learning, advocacy and lobbying for the poor and marginalized.

- ✓ Tamil Nadu Voluntary Health Association, Chennai
- ✓ NABARD, Chennai
- ✓ Rashtriya Mahila Kosh, New Delhi
- ✓ Ministry of Labour & Employment, New Delhi
- ✓ Ministry of Textiles and Handicrafts, New Delhi
- ✓ Tamil Nadu Watershed Development Agency - TAWDEVA
- ✓ The Hunger Project India, New Delhi
- ✓ Credibility Alliance, Mumbai
- ✓ B. Radhakrishnan, Chennai
- ✓ Vrutti Livelihood Resource Center, Bangalore
- ✓ Small Farmers Agriculture Consortium, Govt. of India, New Delhi
- ✓ TATA Institute of Social Sciences, Mumbai
- ✓ Swarna Pragathi Housing Finance Ltd, Trichy
- ✓ Nabkisan, Chennai
- ✓ Sammunatti Financial Intermediation & service P Ltd - NBFC, Chennai
- ✓ South Indian Bank, Aruppukottai
- ✓ Indian Bank - Aruppukottai and Kovilangulam
- ✓ State Bank of India - Region II, Madurai
- ✓ State Bank of India - Aruppukottai, Thiruchuli, Mallankinar, Naloor & Kariapatti
- ✓ ICICI Bank Limited, Madurai & Aruppukottai
- ✓ Axis Bank Limited, Aruppukottai.

### CONCLUSION:

SEEDS determine to make further progress in empowering rural womenfolk by strengthening their CBOs and community Credit Programme. In respect of sustainable Agriculture and livelihood promotion, organizing youth and orient them to agriculture development practices and agriculture business activities by making use of all relevant information practices, techniques and other know how's. In this respect SEEDS planned establishing Agriculture Business Centers (ABC) at each target block for strengthening linkages with Government and other Research Institutions.

SEEDS have faith in achieving the above future vision with the support and guidance of its well-wishers and partner institutions. SEEDS acknowledges all those who join hands in the right based development of our target communities.



**“I SHOULD LIKE TO SLIP OUT OF THE PUBLIC GAZE...TO BURY MYSELF IN THE FARM AND DEVOTE MY ATTENTION TO FARMING AND EDUCATING.” MAHATMA GANDHI”**

**— JOSEPH LELYVELD, GREAT SOUL:  
MAHATMA GANDHI AND HIS STRUGGLE  
WITH INDIA**

